DOCUMENT RESUME

ED 240 909 HE 017 009

TITLE	Federal Student Assistance Programs. Research Materials for the Annual Meeting [of the National Association of Independent Colleges and Universities/National Institute of Independent Colleges and Universities] (8th, Washington, DC, January 25-27, 1984).
INSTITUTION	National Inst. of Independent Colleges and Universities, Washington, DC.
PUB DATE	Jan 84
NOTE	64p.; Some tables may not reproduce well due to small print.
AVAILABLE FROM	National Institute of Independent Colleges and Universities, 1717 Massachusetts Avenue, N.W., Suite 601, Washington, DC 20036.
PUB TYPE	Statistical Data (110) -- Reports - Descriptive (141)
EDRS PRICE	MF01/PC03 Plus Postage.
DESCRIPTORS	Comparative Analysis; Enrollment Trends; Federal Aid; *Federal Programs; Fees; Financial Support; Grants; Higher Education; *Private Colleges; Professional Education; *State Colleges; State Programs; *Student Financial Aid; Student Loan Programs; Tuition; Two Year Colleges
IDENTIFIERS	College Work Study Program; Guaranteed Student Loan Program; National Direct Student Loan Program; Nursing Student Loans; Pell Grant Program; PLUS Program; Social Security Student Benefits Program; State Student Incentive Grants; Supplemental Educational Opportunity Grants

ABSTRACT

A reference guide to federal student assistance programs is presented with a description and history of funding provided for each. For most programs, there is an analysis of the distribution of funding by sector, type of institution, and state. Information is also included on sources of revenue for public and private colleges and universities, average tuition and fees for two-year and four-year colleges by state, and the proportion of enrollment in the state and private sectors over a four-year period. The following programs are covered: Pell Grants, Supplemental Educational Opportunity Grants, State-Student Incentive Grants, College Work-Study, National Direct Student Loans, Guaranteed Student Loans, PLUS Loans, Nursing Student Loans, Social Security Student Benefits, Indian Higher Education Grants, Veterans Education Benefits, Graduate and Professional Opportunities, Legal Training for the Disadvantaged, Health Education Assistance Loans, Health Professions Student Loans, National Health Service Corps Scholarships, and Scholarships for First-Year Students of Exceptional Financial Need. Appendixes include sources of revenue in higher education, average tuition and fees by state, and distribution of enrollment shares by state. (SW)

ED240909

FEDERAL STUDENT ASSISTANCE PROGRAMS

Research Materials For The Eighth Annual Meeting

Prepared by the

National Institute of Independent Colleges and Universities

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January 25-27, 1984
Hyatt Regency Hotel
Washington, D.C.

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INTRODUCTION

This report is designed to be useful as a quick reference guide to basic information on federal student assistance programs. Although it is being distributed as background for discussions during the eighth annual meeting of NAICU/NIICU it is the fifth edition of analyses prepared by NIICU of selected federal student assistance programs. Now, as we approach the reauthorization of the Higher Education Act, it is especially important to provide accurate and timely information on federal programs of concern to the independent sector of higher education, to college and university presidents, state associations, and federal policy makers.

As in past editions, each program is described and its funding history is provided. For most programs, there is an analysis of the distribution of funding by sector, type of institution, and state. The information and data for these reports have been compiled from published documents from federal agencies, from unpublished records and data, and from interviews with agency staff members. Several federal agencies do not have to collect information by sector nor are records available by institution. In other agencies, records are kept, but are not summarized by state or institutional type and control. Therefore, much of the data for the tables included here will not be found in such a form elsewhere. In some programs where such data are not collected, only total figures are provided.

The summary table on page vii reveals some startling data on trends in the funding of these programs. In constant dollars, the downward shift in funding levels has been very dramatic since 1980. For some programs this is coupled with a decreasing proportion of the available program dollars to independent colleges and universities. These data point sharply to the need that we consider carefully our options and positions during the reauthorization process.

Also included in this edition are three appendices which provide information on sources of revenue for state and independent colleges and universities, average tuition and fees for two-year and four-year colleges by state, and the proportion of enrollment in the state and independent sectors over a four-year period.

SUMMARY OF FUNDING FOR FEDERAL STUDENT ASSISTANCE PROGRAMS

FY 1980 - FY 1984

Program	FY 1980	FY 1981	FY 1982	FY 1983	FY 1984	Percent Change over 5 Years (1980 Dollars)
TOTAL	$ 9,517,975,300	$ 10,136,882,000	$ 9,955,155,000	$ 8,542,514,000	$ 8,591,983,000	-27.2%
Pell Grants	$ 2,420,000,000	2,310,000,000	2,443,000,000	2,494,000,000	2,800,000,000	- 6.6
SEOG	370,000,000	370,000,000	355,400,000	355,400,000	375,000,000	- 18.2
SSIG	76,750,000	76,750,000	73,680,000	60,000,000	76,000,000	- 20.1
CWS	550,000,000	550,000,000	528,000,000	590,000,000	555,000,000	- 19.5
NDSL	286,000,000	186,000,000	178,560,000	178,560,000	161,060,000	- 54.6
GSL	1,609,344,000	2,535,470,000	3,073,846,000	2,400,500,000*	2,956,500,000*	+ 48.3
Nursing Loans	13,500,000	13,500,000	6,500,000	860,000	0	-100.0
Social Security	1,700,000,000	1,900,000,000	1,500,000,000	700,000,000	200,000,000	- 90.5
Indian Higher Ed. Grants	27,398,300	26,918,000	27,371,000	27,157,000	26,197,000	- 22.8
Veterans Benefits	2,349,633,000	2,067,344,000	1,706,398,000	1,702,595,000	1,418,326,000	- 51.3
GPOP	8,850,000	10,000,000	8,640,000	10,000,000	11,000,000	+ 0.3
Legal Training	1,000,000	1,000,000	960,000	1,000,000	1,000,000	- 19.3
Health Professions Loans	16,500,000	16,500,000	5,600,000	1,000,000	0	-100.0
NHSC Scholarships	79,000,000	63,400,000	42,500,000	15,842,000	6,300,000	- 93.6
EFN Scholarships	10,000,000	10,000,000	4,700,000	5,600,000	5,600,000	- 54.8

* FY 1983 figure excludes $700,000,000 which will be used (and is included) in FY 1984.

Source: Consumer Price Index Office, Bureau of Labor Statistics. Calculated using the C.P.I. for the end of the Federal Fiscal Year. Assumes 4 percent inflation in FY 1984.

Note: Table does not include PLUS or HEAL programs.

PELL GRANTS

Funding for Pell Grants
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$2,420,000,000
1981	2,310,000,000
1982	2,443,000,000
1983	2,494,000,000
1984	2,800,000,000

SOURCE: Division of Policy and Program Development, Office of Student Financial Assistance, U.S. Department of Education.

The Pell Grant program (formerly called Basic Educational Opportunity Grants - BEOG) was first enacted into law in 1972. Its purpose is to assist qualified undergraduate students who are enrolled on at least a half-time basis in an eligible institution to finance their postsecondary education. It is the largest federal student assistance grant program.

The maximum award for the 1983-84 academic year is $1,800. Individual grants are determined by: (1) the amount a student or student's family can be expected to contribute to his or her education (as prescribed by a national formula, developed annually by the U.S. Department of Education); (2) the maximum award as set by the authorization or appropriation statute; and (3) the cost of attendance at the educational institution (tuition, fees, other expenses, and a cost of living allowance).

Originally conceived as a simple foundation grant program for students with financial need, the Pell Grant program has become very complex using a federally established financial needs analysis system, called the Family Contribution Schedule. Now even the slightest variation in any of the numerous technical provisions of the statute or regulations can have wide-spread effects on students' and parents' ability to pay for postsecondary education.

There have been significant changes in the distribution of Pell Grant funding among public, independent and proprietary institutions. The proportion of total funding, as well as the actual amount of program funds, for students attending state and independent colleges and universities decreased between FY 1979 and FY 1982, while the proportional share and actual amount of funds increased for students attending proprietary (profit-making) institutions. During this period, the funding at state institutions declined from $1,435.0 million (60.4 percent of the total) to $1,373.9 million (56.6 percent of the total). At independent colleges and universities the decrease was from $710.9 million (29.9 percent of the total) to $648.6 million (26.7 percent of the total). On the other hand, funding at proprietary institutions rose from $229.8 million (9.7 percent of the total) to $404.6 million (16.7 percent of the total).

For more information, contact Joseph Vignone, Pell Grants Branch, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 472-4300.

DISTRIBUTION OF PELL GRANT FUNDING BY INSTITUTIONAL CONTROL AND TYPE

FY 1979 - 1982

Type of Institution	1979-80 (FY 1979) Amount	% of Total	1980-81 (FY 1980) Amount	% of Total	1981-82 (FY 1981) Amount	% of Total	1982-83 (FY 1983) Amount	% of Total
PUBLIC	$1,435,014,424	60.4%	$1,428,577,430	59.7%	$1,365,558,348	59.4%	$1,373,677,293	56.6%
Four-Year (or more)	1,022,055,558	43.0	983,597,009	41.1	935,073,603	40.7	935,626,972	38.5
Two-Year (or less)	412,958,866	17.4	444,980,421	18.6	430,484,740	18.7	438,250,321	18.1
INDEPENDENT	$ 710,875,737	29.9%	$ 687,537,360	28.8%	$ 624,058,916	27.1%	$ 648,561,580	26.7%
Four-Year (or more)	640,096,951	26.9	618,069,477	25.8	562,408,665	24.4	575,912,109	23.7
Two-Year (or less)	70,778,786	3.0	69,467,883	2.9	61,650,251	2.7	72,649,471	3.0
PROPRIETARY	$ 229,810,102	9.7	$ 274,878,570	11.5%	$ 310,572,032	13.5%	$ 404,560,035	16.7%
TOTAL	$2,375,700,263	100.0%	$2,390,993,360	100.0%	$2,300,189,291	100.0%	$2,427,050,126*	100.0%

SOURCE: Office of Student Financial Assistance, U.S. Department of Education, "Institutional Agreement and Authorization Report", various dates.

*Includes $51,218 for institutions classified as "other".

DISTRIBUTION OF PELL GRANT FUNDING
BY INSTITUTIONAL CONTROL AND STATE
FY 1979 - FY 1980

	1979-80 (FY 1979)				1980-81 (FY 1980)			
	Public	Independent	Proprietary	Total	Public	Independent	Proprietary	Total
TOTAL	$1,435,014,424	$710,875,737	$229,810,102	$2,375,700,263	$1,428,577,430	$687,537,360	$274,878,570	$2,390,993,360
Alabama	33,255,644	12,211,184	3,976,675	49,443,503	34,657,302	11,941,501	4,755,680	51,354,483
Alaska	882,435	113,205	77,970	1,073,610	1,075,157	167,739	76,518	1,319,414
Arizona	18,753,510	927,172	5,699,520	25,380,202	19,073,292	912,440	7,253,797	27,239,529
Arkansas	17,637,576	4,356,898	1,208,371	23,202,845	17,638,174	5,557,503	1,550,783	24,746,460
California	103,701,207	31,595,424	27,292,793	162,589,424	103,699,129	28,630,739	31,622,105	163,951,973
Colorado	19,281,033	2,358,041	3,289,531	24,928,605	19,237,335	2,272,722	4,131,304	25,641,361
Connecticut	10,598,886	8,082,601	2,768,340	21,449,827	9,581,994	6,821,105	2,870,709	19,273,805
Delaware	4,589,082	785,247	14,420	5,388,749	4,330,084	870,946	9,381	5,210,411
District of Columbia	1,439,707	9,934,141	1,995,405	13,369,253	1,095,929	10,098,244	3,145,555	14,339,728
Florida	51,090,687	18,907,768	7,782,724	77,781,179	52,234,259	21,831,460	12,557,354	86,623,073
Georgia	25,032,664	14,129,277	4,913,483	44,075,424	26,016,908	14,755,816	5,403,717	46,176,441
Hawaii	2,830,976	1,263,945	317,843	4,412,764	2,775,142	1,417,191	403,298	4,595,631
Idaho	5,379,960	2,376,567	41,176	7,797,703	5,866,929	2,382,967	40,324	8,290,220
Illinois	57,712,313	34,190,426	7,936,944	99,839,683	57,954,416	31,113,172	10,992,550	100,060,138
Indiana	26,953,166	12,289,610	8,840,058	48,082,834	27,981,633	11,072,613	9,625,492	48,679,738
Iowa	15,707,217	14,325,837	663.204	30,696,258	16,263,856	13,361,527	904,933	30,530,316
Kansas	17,761,118	6,982,985	1,795.234	26,539,337	17,020,624	6,338,658	1,996,817	25,356,099
Kentucky	21,517,880	8,615,373	4,882,967	35,016,220	22,937,666	8,827,236	6,833,323	38,598,225
Louisiana	30,861,172	6,078,260	6,893,595	43,833,027	31,365,742	5,841,542	6,231,706	43,438,990
Maine	9,161,871	3,603,790	817,133	13,582,794	9,582,261	3,255,575	933,921	13,771,757
Maryland	27,837,750	4,133,212	1,856,985	33,827,947	28,881,864	4,167,793	2,044,709	35,094,366
Massachusetts	32,748,870	42,576,115	4,676,541	80,001,526	31,427,969	39,898,061	4,326,859	75,652,889
Michigan	63,527,591	18,989,192	4,995,113	87,511,896	66,803,337	17,498,677	7,027,167	91,329,181
Minnesota	35,952,048	12,786,011	1,813,169	50,551,228	34,401,042	10,873,648	1,837,798	47,112,488
Mississippi	31,813,169	5,202,933	1,134,832	38,150,934	32,003,023	5,219,666	1,429,859	38,652,548
Missouri	26,044,635	14,946,071	3,989,753	44,980,459	26,748,522	14,518,498	5,136,117	46,403,137
Montana	6,665,456	1,080,052	112,086	7,857,594	6,903,206	1,155,402	87,797	8,146,405
Nebraska	11,687,865	5,072,597	1,159,126	17,919,588	11,676,810	4,592,257	1,415,666	17,684,733
Nevada	2,325,745	71,204	318,110	2,715,059	2,450,310	42,833	527,350	3,020,493
New Hampshire	5,309,548	3,972,475	470,841	9,752,864	5,225,320	3,855,802	596,992	9,678,114
New Jersey	38,737,072	14,619,124	9,615,035	62,971,231	39,704,375	13,810,860	11,274,462	64,789,697
New Mexico	13,107,932	1,691,334	659,969	15,459,235	13,537,897	1,709,685	690,615	15,938,197
New York	172,665,594	106,432,202	37,814,103	316,911,899	161,900,453	103,702,016	44,857,140	310,459,609
North Carolina	38,084,931	19,984,898	3,379,636	61,449,465	39,560,803	19,670,680	3,485,397	62,716,880
North Dakota	7,233,737	1,298,969	272,681	8,805,387	7,382,488	1,526,341	387,673	9,296,502
Ohio	52,421,510	23,772,963	9,342,264	85,536,737	54,604,354	22,185,045	14,006,445	90,795,844
Oklahoma	21,782,471	6,327,957	1,516,311	29,626,739	21,195,325	5,535,845	2,177,000	28,908,170
Oregon	19,365,796	4,266,024	1,467,846	25,099,666	20,729,708	3,961,387	1,406,135	26,097,230
Pennsylvania	71,718,169	49,182,392	17,454,144	138,354,705	67,112,346	41,958,138	18,050,654	130,121,138
Rhode Island	7,262,208	6,657,553	1,501,678	15,421,439	7,040,857	6,147,332	1,769,683	14,957,872
South Carolina	20,920,069	12,579,815	2,341,736	35,841,620	22,471,330	11,144,613	3,552,715	37,168,658
South Dakota	8,022,569	3,522,293	352,006	11,896,868	8,494,919	3,538,027	386,174	12,419,120
Tennessee	26,753,258	19,712,643	5,094,128	51,560,029	28,718,284	17,764,515	6,863,700	53,346,499
Texas	71,920,132	22,290,055	8,221,124	102,431,311	69,096,770	21,416,840	8,364,981	98,878,591
Utah	7,195,830	6,157,329	271,655	13,624,814	9,045,178	6,557,696	319,952	15,922,826
Vermont	4,216,181	3,418,024	97,601	7,731,806	4,023,469	3,531,972	76,692	7,632,133
Virginia	27,715,227	10,745,187	3,657,040	42,117,454	29,012,665	10,313,865	4,984,344	44,310,874
Washington	21,238,235	6,723,767	2,114,358	30,076,360	21,576,716	6,594,958	2,460,293	30,631,967
West Virginia	10,858,664	3,563,245	1,326,967	15,748,876	10,620,170	3,154,402	1,979,750	15,754,322
Wisconsin	36,022,532	8,534,571	1,743,218	46,300,321	35,910,723	7,805,446	2,114,021	45,830,190
Wyoming	2,306,677	0	225,293	2,531,969	2,300,950	0	192,206	2,493,156
American Samoa	107,167	0	0	107,167	109,319	0	0	109,319
Guam	557,917	0	91,455	649,372	576,900	0	133,446	710,346
Misc. Pacific Is.	858,750	0	0	858,750	787,067	0	0	787,067
Puerto Rico	35,654,989	77,437,779	9,515,913	122,608,681	25,878,845	83,214,364	9,575,511	118,668,720
Virgin Islands	226,026	0	0	226,026				

SOURCE: Office of Student Financial Assistance, U.S. Department of Education, "Institutional Agreement and Authorization Report". Data for 1979-80 are in the Report dated January 28, 1981 and data for 1980-81 are in the report dated October 28, 1982.

DISTRIBUTION OF PELL GRANT FUNDING
BY INSTITUTIONAL CONTROL AND STATE
FY 1981 - FY 1982

	1981-82 (FY 1981)				1982-83 (FY 1982)			
	Public	Independent	Proprietary	Total	Public	Independent	Proprietary	Total
TOTAL	$1,365,558,343	$624,058,916	$310,572,032	$2,300,189,291	$1,373,877,293	$648,561,580	$404,560,035	[illegible],126
Alabama	34,395,661	10,458,072	5,276,385	50,130,118	32,676,271	10,397,521	6,032,475	49,106,267
Alaska	1,048,866	127,436	75,404	1,251,706	950,359	113,185	95,913	1,159,457
Arizona	18,839,061	693,079	8,021,990	27,554,130	19,590,461	944,563	11,492,045	32,027,069
Arkansas	17,645,609	3,941,003	2,043,446	23,630,058	16,401,288	4,016,319	2,968,771	23,386,378
California	100,523,607	25,031,775	37,987,938	163,543,320	104,187,426	24,611,706	48,141,561	176,951,034
Colorado	17,708,525	1,898,124	4,202,382	23,809,031	17,794,010	1,918,161	5,124,780	24,836,951
Connecticut	8,422,808	5,715,173	3,368,433	17,506,414	7,785,102	5,243,208	3,896,891	16,925,201
Delaware	3,961,870	802,398	257	4,764,525	3,844,878	721,675	79,493	4,650,875
District of Columbia	1,610,943	7,763,447	2,900,299	12,274,689	1,570,378	6,990,060	2,532,405	11,092,843
Florida	48,116,984	20,571,278	13,458,445	82,146,707	44,609,867	23,080,196	16,947,458	83,641,908
Georgia	24,711,570	13,221,226	5,876,313	43,809,109	23,308,599	12,657,910	7,770,670	43,737,179
Hawaii	2,497,562	1,422,256	455,766	4,375,584	2,422,317	1,547,474	572,361	4,542,152
Idaho	5,753,640	2,021,324	26,149	7,801,113	6,229,006	1,827,503	38,834	8,095,343
Illinois	55,708,853	27,641,125	13,315,586	96,665,564	60,096,357	29,520,907	23,094,325	112,711,589
Indiana	27,892,004	9,745,370	10,396,687	48,034,061	28,733,904	9,742,253	12,795,858	51,272,015
Iowa	16,443,245	11,813,108	1,239,347	29,495,700	18,793,052	12,319,730	1,881,098	32,993,880
Kansas	16,032,843	5,358,874	2,165,396	23,557,113	16,484,723	5,513,682	2,642,644	24,641,049
Kentucky	21,772,476	7,771,680	6,714,387	36,258,543	21,505,948	7,957,504	8,928,831	38,392,283
Louisiana	28,716,245	5,141,215	4,969,053	38,826,513	28,694,050	4,971,327	5,387,161	39,052,538
Maine	8,811,990	2,645,862	964,198	12,422,050	8,787,679	2,470,906	1,021,542	12,280,127
Maryland	26,236,956	3,850,579	2,547,388	32,634,923	21,957,633	3,678,530	3,049,272	31,685,435
Massachusetts	29,567,485	33,378,043	4,251,130	67,196,658	28,727,804	30,956,856	5,550,865	65,235,525
Michigan	65,159,437	16,592,890	7,251,076	89,003,403	66,132,876	20,264,860	10,253,865	96,651,601
Minnesota	33,874,855	9,541,360	2,253,139	45,669,354	36,566,351	9,865,398	3,096,695	49,528,444
Mississippi	31,377,090	4,835,247	1,384,963	37,597,300	31,316,464	4,600,293	1,466,484	37,383,241
Missouri	25,697,088	12,554,365	7,047,009	45,298,462	25,480,130	12,896,950	8,919,801	47,318,602
Montana	6,797,375	991,982	105,592	7,894,949	7,528,155	964,191	105,471	8,597,817
Nebraska	11,857,586	4,330,872	1,395,862	17,584,320	12,470,986	4,802,583	1,451,341	18,724,910
Nevada	2,250,867	65,507	500,800	2,817,174	2,436,734	75,491	772,994	3,285,219
New Hampshire	4,680,569	3,182,306	684,976	8,547,851	4,562,661	3,091,425	721,868	8,375,954
New Jersey	37,039,095	12,411,003	12,290,013	61,740,111	35,187,995	14,592,356	14,803,033	64,587,871
New Mexico	12,252,054	1,507,151	727,795	14,487,000	11,497,549	1,391,548	1,015,018	13,904,115
New York	156,163,613	96,949,823	51,764,076	304,877,512	157,964,792	98,989,229	69,182,477	326,136,498
North Carolina	36,169,747	16,555,052	3,559,060	56,283,859	33,295,762	15,122,830	3,482,262	51,900,854
North Dakota	7,471,817	1,520,719	365,563	9,358,099	8,076,621	1,732,367	415,626	10,224,614
Ohio	54,894,913	20,059,662	17,686,620	92,641,195	58,232,213	20,771,993	25,366,115	104,370,321
Oklahoma	17,813,763	4,566,038	1,507,135	23,886,936	17,224,261	4,593,363	2,361,361	24,178,989
Oregon	21,137,894	3,605,325	1,739,786	26,483,005	22,854,451	3,792,580	2,504,618	29,151,649
Pennsylvania	61,056,623	39,389,751	20,367,653	120,814,027	62,973,076	37,740,711	24,749,120	125,468,360
Rhode Island	6,479,051	5,353,326	2,007,018	13,839,395	5,820,045	5,081,804	2,203,791	13,105,640
South Carolina	21,217,288	9,460,423	4,143,324	34,821,035	19,325,499	9,045,157	5,562,800	33,933,456
South Dakota	8,482,270	3,507,276	417,269	12,406,815	9,383,114	3,850,567	505,145	13,738,826
Tennessee	27,849,559	16,175,781	6,202,322	50,227,662	27,027,130	16,229,370	6,817,555	50,074,055
Texas	58,624,471	18,084,415	8,467,438	85,176,324	54,444,432	18,451,759	10,747,256	83,643,447
Utah	9,033,317	5,842,184	708,590	15,584,091	10,433,356	5,975,989	1,072,228	17,481,573
Vermont	3,477,259	2,744,597	79,521	6,301,377	3,535,341	2,656,618	65,537	6,257,496
Virginia	27,990,263	9,324,063	5,963,391	43,277,717	28,082,321	9,541,590	7,510,830	45,134,741
Washington	21,661,878	5,943,717	3,113,018	30,718,613	21,700,334	6,727,098	3,799,956	32,227,388
West Virginia	9,989,002	2,723,117	2,578,563	15,290,682	9,948,911	2,629,418	3,073,484	15,651,813
Wisconsin	34,648,711	6,779,492	1,982,849	43,411,052	37,187,431	6,952,665	2,684,463	46,824,559
Wyoming	2,238,408	0	206,995	2,445,403	2,173,129	0	241,548	2,414,677
American Samoa	145,580	0	0	145,580	145,365	0	0	145,365
Guam	648,793	0	100,306	749,099	733,944	0	55,130	789,074
Misc. Pacific Is.	879,436	0	0	879,436	1,176,433	0	0	1,176,433
Puerto Rico	29,770,104	88,449,025	13,713,931	131,933,060	31,390,734	104,930,197	19,506,910	155,827,841
Virgin Islands	309,764	0	0	309,764				

SOURCE: Office of Student Financial Assistance, U.S. Department of Education, "Institutional Agreement and Authorization Report." Data for 1981-82 are current through October 4, 1983 and data for 1982-83 are current through November 16, 1983.

SUPPLEMENTAL EDUCATIONAL OPPURTUNITY GRANTS

Funding for SEOG
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$370,000,000
1981	370,000,000
1982	355,400,000
1983	355,400,000
1984	375,000,000

SOURCE: Office of Student Financial Assistance, U.S. Department of Education.

The Supplemental Educational Opportunity Grant (SEOG) program is one of three federal programs known as "campus-based" because they are administered by the educational institution. Combined with the other two campus-based programs (College Work Study and National Direct Student Loans), the SEOG program helps provide some measure of choice to those needy students whose aspirations and abilities direct them to a higher priced state or independent college or university.

The minimum SEOG award is $200 and the maximum is $2,000 per year. Awards are limited to students who are enrolled at least half-time as undergraduates at their respective institutions and who maintain "satisfactory progress", and who have financial need. Institutions may use 10 percent of their SEOG funds to make awards to undergraduate students who are enrolled less than half-time.

Participating institutions must submit an annual application to the U.S. Department of Education for allocations of funds based on the number of students who demonstrated financial need. Institutional need for an SEOG allocation is determined by a complicated formula, and funds are dispensed by two additional formulas which take into account state student populations, and the amount of SEOG funds a state received in a previous year. The appropriation level for SEOG has never approximated the levels of demonstrated need on the campuses which was $3.7 billion during the 1982-83 academic year.

Because independent colleges and universities are generally higher priced than institutions that receive direct governmental operating subsidies, students attending independent institutions tend to have greater need for SEOG awards. The proportion of SEOG funds for students in independent colleges and universities has been fairly stable in recent years, although the actual amount of awards declined because of a cut in appropriations from $370 million to $355.4 million between FY 1981 and FY 1982. However, in November 1983 Congress passed a supplemental appropriations bill which added $5 million to the program bringing the total funding for SEOG to $375 million, the highest since the program began in 1974.

For more information contact Robert Coates, Campus and State Grants Branch, Division of Program Operations, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 245-2320.

DISTRIBUTION OF SEOG FUNDING BY INSTITUTIONAL CONTROL AND TYPE

FY 1978 - FY 1982

Type of Institution	1978 - 1979 (FY 1978)		1979 - 1980 (FY 1979)		1980 - 1981 (FY 1980)		1981 - 1982 (FY 1981)		1982 - 1983 (FY 1982)	
	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total
PUBLIC	$140,298,172	52%	$169,898,000	50%	$191,339,273	52%	$183,449,542	50%	$178,384,633	51%
Two-year	37,468,005	14	43,220,000	13	51,893,052	14	44,521,648	12	45,062,220	13
Four-year	102,830,167	38	126,678,000	37	139,446,221	38	138,927,858	38	133,322,413	38
INDEPENDENT	$103,585,593	38%	$138,783,000	41%	$146,148,494	40%	$146,347,380	40%	$143,433,279	41%
Two-year	7,568,603	3	11,019,000	3	11,880,187	3	7,982,711	2	7,238,939	2
Four-year	96,016,990	35	127,764,000	38	134,268,307	37	138,364,669	38	136,194,340	39
PROPRIETARY	$ 26,067,032	10%	$ 29,740,000	9%	$ 31,222,891	8%	$ 37,193,158	10%	$ 30,176,813	8%
TOTAL	$269,959,797	100%	$338,421,000	100%	$368,710,658	100%	$366,990,080	100%	$351,994,725	100%

Source: Financial Management Section, Campus and State Grants Branch, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF SEOG FUNDING BY INSTITUTIONAL CONTROL AND STATE
FY 1979 - FY 1980

	1979-80 (FY 1979)				1980-81 (FY 1980)			
	Public	Independent	Proprietary	Total	Public	Independent	Proprietary	Total
TOTAL	$169,898,000	$138,782,000	$29,740,000	$338,420,000	$191,399,273	$146,148,494	$31,322,891	$368,810,658
Alabama	2,223,000	2,419,000	595,000	5,237,000	2,740,602	2,460,847	671,835	5,873,284
Alaska	186,000	244,000	4,000	434,000	479,636	35,234	3,228	518,098
Arizona	3,206,000	154,000	940,000	4,300,000	3,893,458	122,573	991,360	5,007,391
Arkansas	1,628,000	276,000	182,000	2,086,000	1,876,820	377,143	218,087	2,472,050
California	21,709,000	6,485,000	6,666,000	34,860,000	23,777,128	6,662,781	5,893,373	36,333,282
Colorado	2,496,000	821,000	924,000	4,241,000	2,995,794	799,183	879,787	4,674,764
Connecticut	1,415,000	3,033,000	400,000	4,848,000	1,569,801	3,044,785	465,987	5,080,573
Delaware	464,000	255,000	4,000	723,000	873,808	238,101	272	1,112,181
District of Columbia	727,000	1,661,000	201,000	2,589,000	937,985	1,626,614	301,115	2,865,714
Florida	4,880,000	3,664,000	421,000	8,965,000	6,012,305	3,994,498	642,844	10,649,647
Georgia	1,660,000	2,275,000	1,023,000	4,958,000	2,395,458	2,187,020	955,050	5,537,528
Hawaii	663,000	253,000	100,000	1,016,000	746,011	247,895	117,463	1,111,369
Idaho	773,000	234,000	53,000	1,060,000	1,031,327	301,782	54,968	1,388,077
Illinois	5,518,000	7,399,000	1,452,000	14,369,000	6,174,861	7,790,540	1,642,095	15,607,496
Indiana	3,636,000	2,872,000	386,000	6,894,000	3,729,853	2,933,683	392,040	7,055,576
Iowa	1,342,000	3,303,000	115,000	4,760,000	1,473,420	3,388,152	125,194	4,986,766
Kansas	1,883,000	1,365,000	144,000	3,392,000	2,175,189	1,368,615	146,901	3,690,705
Kentucky	2,071,000	1,061,000	514,000	3,646,000	2,486,478	1,205,572	509,186	4,201,236
Louisiana	1,721,000	1,227,000	1,075,000	4,023,000	2,045,761	1,245,735	984,222	4,275,718
Maine	3,586,000	1,300,000	90,000	4,976,000	3,667,530	1,388,400	62,106	5,118,036
Maryland	3,791,000	1,124,000	243,000	5,158,000	3,402,216	1,266,678	918,004	5,586,898
Massachusetts	4,616,000	13,718,000	693,000	19,027,000	5,026,392	14,165,747	652,202	19,844,341
Michigan	7,791,000	4,613,000	486,000	12,890,000	8,902,434	4,540,616	467,329	13,910,379
Minnesota	4,857,000	4,040,000	265,000	9,162,000	5,031,084	4,121,988	249,466	9,402,538
Mississippi	3,186,000	1,073,000	157,000	4,416,000	3,860,744	1,001,758	79,391	4,941,893
Missouri	1,938,000	3,217,000	573,000	5,729,000	2,316,853	3,635,553	622,915	6,575,321
Montana	610,000	197,000	34,000	842,000	844,940	204,251	23,728	1,072,919
Nebraska	746,000	1,257,000	136,000	2,140,000	881,958	1,197,747	227,348	2,307,053
Nevada	388,000	0	120,000	508,000	389,457	0	111,664	501,121
New Hampshire	2,111,000	1,284,000	36,000	3,431,000	2,031,286	1,363,529	54,499	3,449,314
New Jersey	3,339,000	2,857,000	939,000	7,135,000	3,327,693	2,965,296	1,202,779	7,495,768
New Mexico	1,990,000	426,000	103,000	2,520,000	1,983,423	415,106	76,195	2,474,724
New York	9,244,000	14,500,000	1,855,000	25,599,000	10,695,036	17,273,317	2,411,767	30,380,120
North Carolina	3,977,000	3,762,000	136,000	7,875,000	3,440,405	4,890,664	270,976	8,602,045
North Dakota	1,637,000	456,000	85,000	2,178,000	1,591,480	457,571	38,028	2,087,079
Ohio	4,992,000	6,937,000	1,356,000	13,285,000	5,578,735	7,324,274	1,373,686	14,276,695
Oklahoma	2,071,000	1,043,000	408,000	3,522,000	2,379,660	1,076,050	357,973	3,813,683
Oregon	5,046,000	1,273,000	331,000	6,650,000	5,203,474	1,314,707	256,407	6,774,588
Pennsylvania	6,437,000	10,745,000	1,507,000	18,689,000	10,047,091	10,018,472	1,554,629	21,620,192
Rhode Island	1,142,000	2,086,000	104,000	3,332,000	1,180,406	2,217,455	98,684	3,496,545
South Carolina	1,962,000	1,604,000	265,000	3,831,000	2,244,074	1,609,689	341,029	4,194,792
South Dakota	981,000	1,136,000	106,000	2,223,000	1,039,942	1,098,820	105,476	2,244,238
Tennessee	2,092,000	3,519,000	541,000	6,152,000	2,816,929	3,074,405	677,985	5,569,319
Texas	8,850,000	5,034,000	1,691,000	15,575,000	11,406,120	4,327,442	1,957,442	17,691,266
Utah	1,550,000	196,000	99,000	1,845,000	1,666,166	167,937	85,479	1,919,582
Vermont	2,282,000	1,295,000	0	3,577,000	2,229,814	1,364,274	5,000	3,599,088
Virginia	3,005,000	1,839,000	890,000	5,734,000	3,532,852	2,479,681	595,269	6,607,802
Washington	5,139,000	2,947,000	706,000	8,792,000	5,387,330	3,141,419	646,751	9,175,500
West Virginia	1,371,000	968,000	56,000	2,395,000	1,402,142	1,018,905	159,034	2,580,081
Wisconsin	8,731,000	1,986,000	278,000	10,995,000	8,128,117	2,513,174	249,776	10,891,277
Wyoming	386,000		21,000	407,000	418,714	0	34,320	453,034
Guam	45,000	0	0	45,000	26,581	0	0	26,581
Misc. Pacific Is.	-	-	-	-	22,751	0	0	22,751
Puerto Rico	1,777,000	3,353,000	229,000	5,359,000	1,787,370	4,482,716	360,285	6,630,371
Virgin Islands	25,000	0	0	25,000	32,269	0	0	32,269

Source: Financial Management Section, Campus and State Grants Branch, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF SEOG FUNDING BY INSTITUTIONAL CONTROL AND STATE
FY 1981 - FY 1982

	1981-82 (FY 1981)				1982-83 (FY 1982)			
	Public	Independent	Proprietary	Total	Public	Independent	Proprietary	Total
TOTAL	$187,134,011	$148,838,932	$29,334,351	$365,307,294	$178,384,633	$143,433,279	$30,176,813	$351,994,725
Alabama	2,437,274	2,504,019	646,182	5,587,475	2,423,079	2,453,847	655,538	5,532,464
Alaska	310,463	16,831	3,829	331,123	305,899	16,583	4,925	327,407
Arizona	3,697,726	119,977	1,062,091	4,879,794	3,552,657	149,355	1,021,829	4,723,841
Arkansas	1,841,038	353,146	219,787	2,413,971	1,735,794	343,575	241,369	2,320,738
California	23,632,863	7,310,205	5,381,330	36,324,398	22,371,242	6,901,251	5,597,489	34,869,982
Colorado	2,678,603	850,859	924,358	4,453,820	2,547,479	819,859	908,298	4,275,636
Connecticut	1,399,472	3,268,932	415,507	5,083,911	1,323,587	3,134,979	409,640	4,868,206
Delaware	589,852	273,570	0	863,422	551,961	274,658	5,000	831,619
District of Columbia	642,581	1,787,636	243,776	2,673,993	623,592	1,742,249	201,553	2,567,394
Florida	5,704,915	3,985,957	638,085	10,328,957	5,565,922	3,769,340	617,100	9,952,362
Georgia	2,218,660	2,580,574	1,027,290	5,826,524	2,026,961	2,561,619	1,007,282	5,595,862
Hawaii	826,804	292,883	99,732	1,219,419	756,716	311,056	99,964	1,167,736
Idaho	861,311	246,508	50,490	1,158,309	823,400	237,316	48,426	1,109,222
Illinois	5,780,551	8,372,610	1,784,566	15,937,727	5,491,594	8,019,071	1,821,626	15,332,291
Indiana	3,923,642	3,206,295	389,567	7,519,504	3,720,241	3,090,517	394,949	7,205,707
Iowa	1,380,978	3,578,062	144,623	5,103,663	1,327,088	3,420,894	170,359	4,918,341
Kansas	1,986,176	1,477,072	160,044	3,623,292	1,904,169	1,418,235	151,232	3,473,636
Kentucky	2,181,050	1,153,025	566,291	3,906,366	2,046,726	1,158,707	535,382	3,740,815
Louisiana	2,012,122	1,331,685	959,328	4,303,135	1,966,426	1,294,791	947,330	4,208,547
Maine	3,650,305	1,403,013	53,637	5,106,955	3,522,827	1,326,006	56,554	4,905,387
Maryland	4,238,347	1,219,226	292,554	5,750,127	4,007,199	1,142,554	340,473	5,490,226
Massachusetts	4,857,203	14,733,589	581,688	20,172,480	4,641,098	14,138,208	569,932	19,349,238
Michigan	8,310,483	4,505,728	572,017	13,388,228	7,992,288	4,331,957	542,290	12,866,535
Minnesota	5,283,820	4,311,469	267,251	9,862,540	4,976,624	4,122,886	305,887	9,404,981
Mississippi	3,372,519	1,081,062	70,754	4,524,335	3,215,884	1,049,858	66,866	4,332,608
Missouri	2,351,376	3,422,255	418,932	6,192,563	2,166,922	3,293,220	547,905	6,008,147
Montana	835,978	200,995	5,311	1,042,284	735,034	194,402	5,310	934,746
Nebraska	951,288	1,331,475	143,725	2,426,488	844,037	1,321,078	158,535	2,323,650
Nevada	484,746	0	109,611	594,357	477,465	0	101,014	578,479
New Hampshire	1,927,174	1,410,052	44,945	3,382,171	1,795,974	1,313,748	52,515	3,162,237
New Jersey	3,696,401	3,299,449	1,055,954	8,051,804	3,571,417	3,213,196	963,411	7,748,024
New Mexico	2,060,352	457,246	74,066	2,591,664	1,974,988	436,811	73,483	2,485,282
New York	10,080,043	16,212,991	1,893,744	28,186,778	9,712,857	15,614,843	2,133,138	27,460,838
North Carolina	4,458,109	3,926,695	307,117	8,691,921	4,187,329	3,937,698	219,774	8,344,801
North Dakota	1,667,631	460,753	16,585	2,144,969	1,589,268	448,953	15,846	2,054,067
Ohio	5,163,192	7,391,361	1,287,567	13,842,120	4,844,146	7,126,973	1,352,445	13,323,564
Oklahoma	2,419,104	1,147,650	309,103	3,875,857	2,242,026	1,191,891	348,258	3,782,175
Oregon	5,610,350	1,409,059	286,991	7,306,400	5,368,680	1,360,570	285,113	7,014,363
Pennsylvania	8,066,204	11,183,246	1,420,674	20,670,124	7,604,582	10,622,516	1,643,465	19,870,563
Rhode Island	1,244,372	2,224,226	134,155	3,622,753	1,185,867	2,138,655	144,724	3,469,246
South Carolina	2,061,474	1,918,519	327,723	4,307,716	1,903,624	1,866,939	389,316	4,159,879
South Dakota	1,013,418	1,145,092	83,917	2,242,427	965,272	1,096,551	83,451	2,145,274
Tennessee	2,467,535	3,306,496	474,120	5,978,151	2,373,650	2,970,186	525,413	5,869,249
Texas	10,936,955	4,808,862	1,718,050	17,463,867	10,358,505	4,822,628	1,701,063	16,882,196
Utah	1,894,131	127,529	155,920	2,177,580	1,798,729	135,408	151,164	2,085,301
Vermont	2,144,310	1,487,408	0	3,631,718	2,054,146	1,423,688	0	3,477,834
Virginia	3,496,920	2,265,603	961,819	6,724,342	3,334,097	2,154,727	1,032,696	6,512,520
Washington	5,144,530	3,280,833	801,320	9,226,683	5,223,499	3,219,299	708,588	9,151,386
West Virginia	1,483,968	1,081,065	192,886	2,712,919	1,371,757	1,028,886	189,408	2,590,051
Wisconsin	9,380,140	2,113,143	173,313	11,666,596	9,004,623	2,023,726	173,824	11,202,173
Wyoming	417,585	0	79,712	497,297	413,574	0	62,642	476,216
Guam	29,205	0	0	29,205	22,089	0	5,874	27,963
Misc. Pacific Island	22,196	0	0	22,196	21,253	0	0	21,253
Puerto Rico	1,823,393	3,506,996	302,314	5,632,703	1,791,712	3,247,632	387,145	5,426,489
Virgin Islands	28,173	0	0	28,173	26,978	0	0	26,978

Source: Financial Management Section, Campus and State Grants Branch, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF SEOG FUNDING BY STATE

	1983-84 (FY 1983)		
TOTAL	$352,997,917		
Alabama	5,548,240	Nevada	580,134
Alaska	328,341	New Hampshire	3,171,246
Arizona	4,737,309	New Jersey	7,770,079
Arkansas	2,327,361	New Mexico	2,492,358
California	34,969,439	New York	27,539,022
Colorado	4,287,873	North Carolina	8,368,632
Connecticut	4,882,090	North Dakota	2,059,924
Delaware	833,992	Ohio	13,351,554
District of Columbia	2,574,704	Oklahoma	3,792,961
Florida	9,980,780	Oregon	7,034,343
Georgia	5,611,813	Pennsylvania	19,927,185
Hawaii	1,171,066	Rhode Island	3,479,125
Idaho	1,112,383	South Carolina	4,171,744
Illinois	15,375,968	South Dakota	2,151,395
Indiana	7,226,219	Tennessee	5,885,986
Iowa	4,932,381	Texas	16,930,341
Kansas	3,483,553	Utah	2,091,248
Kentucky	3,751,478	Vermont	3,487,731
Louisiana	4,220,542	Virginia	6,540,112
Maine	4,919,352	Washington	9,177,441
Maryland	5,505,868	West Virginia	2,597,437
Massachusetts	19,404,337	Wisconsin	11,234,078
Michigan	12,903,169	Wyoming	477,580
Minnesota	9,431,801		
Mississippi	4,344,946	Guam	28,046
Missouri	6,025,282	Misc. Pacific Is.	21,316
Montana	937,421	Puerto Rico	5,441,926
Nebraska	2,330,281	Virgin Islands	27,056

SOURCE: Campus and State Grants Branch, Division of Policy and Program Development office of Student Financial Assistance, U.S. Department of Education.

STATE STUDENT INCENTIVE GRANTS

Funding for SSIG
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$76,750,000
1981	76,750,000
1982	73,680,000
1983	60,000,000
1984	76,000,000

SOURCE: State Student Incentive Grant Program, Office of Student Financial Assistance, U.S. Department of Education

The State Student Incentive Grant (SSIG) program was established to provide an incentive to states to establish or expand grant assistance programs to undergraduate students. It is a 50-50 (state-federal) cost sharing program where federal funds are alloted based upon a formula which reflects current student enrollment patterns.

The maximum grant permitted under the SSIG program is $2,000 per academic year. States have a wide latitude in their selection of grant recipients. Some states determine grant levels by calculating the difference between the student's resources and the cost of attending his or her particular institution. Other states determine need based on income and give larger awards to those students with the least resources.

Some states match the federal allotment evenly, while other states have developed substantial programs of support which "overmatch" the federal SSIG payment.

Research conducted by the Pennsylvania Higher Education Assistance Agency (PHEAA) found that if the SSIG program were no longer funded, a total of fourteen states could lose their state grant programs for an overall loss of $12.2 million in aid. This loss of SSIG funds also would reduce award amounts by 32 percent in seven other states. And if SSIG funds had been unavailable in 1982-83 and had not been replaced by funds from other sources, an estimated 128,000 students could have lost their state grants. (See: "The Impact of State Student Incentive Grant Program funds on the Implementation, Maintenance and Growth of State-Supported Student Grant Programs" by Jerry S. Davis, Director of Research and Policy Analysis, PHEAA, April 1982).

For more information contact Lenore Smith, State Student Incentive Grant Program, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 472-4265.

STATE MATCH OF FEDERAL SSIG FUNDS

	Percent of Total*		Percent of Total*
TOTAL	8 %		
Alabama	23	Montana	50
Alaska	50	Nebraska	50
Arizona	50	Nevada	16
Arkansas	27	New Hampshire	49
California	13	New Jersey	4
Colorado	9	New Mexico	50
Connecticut	12	New York	2
Delaware	35	North Carolina	44
District of Columbia	50	North Dakota	42
Florida	20	Ohio	10
Georgia	36	Oklahoma	50
Hawaii	21	Oregon	12
Idaho	48	Pennsylvania	4
Illinois	5	Rhode Island	6
Indiana	7	South Carolina	7
Iowa	5	South Dakota	41
Kansas	17	Tennessee	17
Kentucky	14	Texas	18
Louisiana	35	Utah	50
Maine	50	Vermont	3
Maryland	20	Virginia	13
Massachusetts	14	Washington	30
Michigan	7	West Virginia	13
Minnesota	5	Wisconsin	7
Mississippi	50	Wyoming	50
Missouri	18		

* Percentage of SSIG funds in the State Allotment is based on 1981 data.

Source: State Student Incentive Grant Program, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF SSIG FUNDING BY INSTITUTIONAL CONTROL AND STATE

FY 1978 - FY 1979

State	1978-79 (FY 1978) Public	Independent	Proprietary	Other	Total	1979-80 (FY 1979) Public	Independent	Proprietary	Other	Total
TOTAL	$31,877,967	30,251,834	$1,093,693	$144,560	$63,368,054	$38,580,936	$35,511,237	$701,944	$1,030,267	$75,824,384
Alabama	723,953	169,575	72,150	2,625	968,303	801,305	190,275	71,400	1,200	1,064,180
Alaska	47,982	15,374	0	0	63,356	91,280	20,733	750	0	112,763
Arizona	775,741	17,146	3,500	0	796,387	773,347	24,048	12,330	0	809,725
Arkansas	407,958	100,943	6,151	0	515,052	378,893	85,350	0	9,374	473,617
California	4,471,196	5,248,484	516,742	0	10,236,422	5,845,572	6,187,987	0	620,350	12,653,909
Colorado	689,874	77,067	30,257	0	797,198	937,690	47,287	24,173	5,649	1,014,799
Connecticut	185,975	638,460	1,150	0	825,585	184,375	794,485	4,000	0	982,860
Delaware	131,191	36,457	0	0	167,648	107,719	78,141	0	0	185,860
District of Columbia	119,291	309,659	1,875	33,061	463,885	116,352	414,942	5,382	0	536,676
Florida	955,561	980,920	0	0	1,936,481	1,157,168	1,209,230	0	0	2,366,398
Georgia	745,332	355,283	0	26,112	1,126,727	919,369	421,651	0	31,195	1,372,215
Hawaii	133,965	0	13,974	0	147,939	195,112	35,312	0	0	230,424
Idaho	185,789	15,945	2,682	0	204,416	232,522	18,785	2,077	0	253,384
Illinois	41,114	3,146,826	0	0	3,187,940	1,410,089	2,549,823	0	118,042	4,077,954
Indiana	506,431	720,208	0	8,195	1,234,834	1,035,993	578,949	0	0	1,614,942
Iowa	473,717	167,656	1,421	9,210	652,004	531,988	162,746	26,627	93,090	814,451
Kansas	291,882	411,099	375	0	703,356	303,223	544,939	0	2,092	850,254
Kentucky	583,234	174,319	14,501	975	773,029	739,212	197,881	25,672	1,625	964,390
Louisiana	252,077	55,103	13,273	0	320,453	292,954	93,207	13,303	11,874	411,338
Maine	74,794	140,093	16,220	0	231,107	121,050	135,457	16,741	6,669	279,917
Maryland	771,905	322,665	0	0	1,094,570	788,467	561,580	0	0	1,350,047
Massachusetts	484,792	1,717,050	0	0	2,201,842	549,450	1,956,250	20,524	19,200	2,545,424
Michigan	2,289,993	471,848	0	0	2,761,841	2,597,935	585,203	0	2,155	3,185,293
Minnesota	799,520	330,017	52,484	7,384	1,189,405	932,235	445,153	67,076	11,483	1,455,947
Mississippi	283,598	281,364	0	0	564,962	0	0	0	0	0
Missouri	276,925	969,201	0	0	1,246,126	283,848	1,202,466	0	8,883	1,495,197
Montana	149,023	19,665	0	6,653	175,341	148,375	28,563	6,557	0	183,495
Nebraska	253,885	167,530	6,300	0	427,715	361,384	168,488	0	0	529,872
Nevada	138,456	0	0	0	138,456	145,559	0	18,350	1,736	165,645
New Hampshire	107,748	84,647	28,650	3,300	224,345	145,163	97,545	0	0	242,708
New Jersey	1,036,602	635,000	0	0	1,671,602	1,381,008	665,581	0	0	2,046,589
New Mexico	172,166	94,284	0	0	266,450	202,288	117,066	0	0	319,354
New York	3,511,534	2,808,335	82,183	0	6,401,852	4,279,077	3,207,057	45,124	30,083	7,561,341
North Carolina	885,406	448,098	33,579	0	1,367,083	1,133,647	447,748	62,282	0	1,643,677
North Dakota	154,674	7,047	0	1,566	163,287	190,448	8,526	0	1,392	200,366
Ohio	1,090,241	1,293,375	0	0	2,383,616	329,776	2,632,780	0	0	2,962,556
Oklahoma	581,274	338,472	0	3,329	923,075	674,727	416,510	0	3,301	1,094,538
Oregon	685,110	118,330	0	0	803,440	835,688	147,264	224,854	0	1,207,806
Pennsylvania	898,438	1,609,691	165,813	31,538	2,705,480	1,044,287	2,103,094	5,005	31,214	3,183,600
Rhode Island	124,061	220,708	8,118	0	352,887	125,065	267,721	0	0	392,786
South Carolina	0	767,068	0	0	767,068	3,200	884,201	15,264	322	902,987
South Dakota	120,234	27,880	5,796	10,612	164,522	36,233	143,471	34,453	15,253	229,410
Tennessee	321,773	699,908	16,499	0	1,038,180	481,412	742,971	0	4,085	1,228,468
Texas	1,139,589	2,305,204	0	0	3,444,793	984,765	2,722,497	0	0	3,707,262
Utah	412,323	21,412	0	0	433,735	528,667	24,999	0	0	553,666
Vermont	122,925	33,775	0	0	156,700	144,602	47,762	0	0	192,364
Virginia	797,887	498,816	0	0	1,296,703	1,039,330	538,881	0	0	1,578,211
Washington	1,045,504	224,191	0	0	1,269,695	1,364,509	319,299	0	0	1,683,808
West Virginia	218,872	204,750	0	0	423,622	268,437	261,750	0	0	530,187
Wisconsin	945,628	426,644	0	0	1,372,272	1,075,079	544,746	0	0	1,619,825
Wyoming	0	0	0	0	0	13,042	0	0	0	13,042
Northern Mariana	-	-	-	-	-	1,305	326	0	0	1,631
Puerto Rico	254,624	321,867	0	0	576,491	309,602	422,086	0	0	731,688
Trust Territory	1,600	876	0	0	2,476	2,963	0	0	0	2,963
Virgin Islands	4,800	1,500	0	0	6,300	4,150	8,425	0	0	12,575

Source: State Student Incentive Grant Program, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF SSIG FUNDING BY INSTITUTIONAL CONTROL AND STATE

FY 1980 - FY 1981

State	1980-81 (FY 1980) Public	Independent	Proprietary	Other	Total	1981-82 (FY 1981) Public	Independent	Proprietary	Other	Total
TOTAL	$38,523,057	$35,995,968	$1,442,659	$490,848	$76,452,532	$43,295,615	$31,602,851	$1,164,856	$475,368	$76,538,690
Alabama	480,447	176,828	55,275	750	713,300	158,575	81,650	16,800	375	257,400
Alaska	132,880	32,188	0	0	165,068	90,077	19,125	1,500	6,875	117,577
Arizona	801,280	30,110	20,916	0	852,306	1,130,873	35,670	28,536	0	1,195,079
Arkansas	408,186	106,648	3,400	0	518,234	405,466	77,692	2,427	0	485,855
California	5,052,600	5,787,449	577,238	0	11,417,287	6,195,253	5,491,834	299,863	0	11,986,950
Colorado	985,927	37,429	40,990	0	1,064,346	980,484	41,373	38,613	0	1,060,470
Connecticut	206,150	841,050	1,625	0	1,048,825	142,860	871,597	1,548	0	1,016,005
Delaware	81,047	134,964	0	0	216,011	86,224	158,680	0	0	244,904
District of Columbia	59,621	291,300	4,073	39,667	394,661	117,937	346,405	8,273	89,420	559,035
Florida	987,134	1,624,330	0	0	2,611,464	948,180	1,493,627	0	0	2,441,807
Georgia	946,582	355,193	0	33,712	1,335,487	947,906	365,622	0	40,625	1,354,153
Hawaii	203,127	54,740	0	0	257,867	178,[illegible]	111,241	0	0	289,310
Idaho	230,857	18,665	3,045	2,902	255,469	227,[illegible]	19,020	4,125	2,975	253,439
Illinois	541,415	3,553,549	0	74,791	4,169,755	3,512,[illegible]	686,581	0	0	4,198,778
Indiana	1,001,022	543,266	0	25,505	1,569,792	930,225	579,559	0	25,098	1,534,882
Iowa	567,564	182,048	45,603	93,709	888,924	596,182	160,345	900	81,333	838,760
Kansas	180,910	683,453	0	0	864,363	121,028	743,500	0	0	864,528
Kentucky	746,368	205,987	20,355	1,063	973,773	720,565	208,519	23,030	750	952,864
Louisiana	365,874	128,637	14,569	21,728	530,803	737,735	213,118	91,289	67,813	1,109,955
Maine	147,453	127,240	8,413	4,309	281,422	68,614	194,895	750	1,800	266,059
Maryland	720,575	678,300	0	0	1,398,575	719,710	702,776	0	0	1,422,486
Massachusetts	572,100	2,034,400	22,509	0	2,629,009	575,000	1,909,850	23,300	0	2,508,150
Michigan	2,608,134	632,870	0	40,036	3,281,040	2,291,062	931,193	0	2,660	3,224,915
Minnesota	1,094,176	351,258	49,858	11,099	1,506,391	1,063,809	343,609	64,415	12,430	1,484,256
Mississippi	258,389	392,752	0	0	651,141	382,858	277,531	0	0	660,389
Missouri	222,899	1,232,293	0	59,370	1,514,562	227,507	1,253,999	0	60,367	1,541,873
Montana	144,677	20,568	0	9,916	175,161	173,038	26,377	0	10,267	209,682
Nebraska	438,158	154,833	4,981	0	597,972	412,980	141,644	4,745	0	559,369
Nevada	142,552	0	0	0	142,552	166,202	0	0	0	166,202
New Hampshire	155,619	90,730	25,250	2,325	273,924	151,188	93,360	22,737	4,087	271,372
New Jersey	1,437,680	719,475	0	0	2,157,155	1,369,146	669,000	0	8,000	2,046,146
New Mexico	222,510	140,159	0	0	362,669	280,475	115,580	0	0	396,055
New York	3,986,562	2,576,736	61,216	0	6,624,514	4,751,125	1,781,031	57,686	0	6,589,842
North Carolina	1,213,856	447,175	26,751	0	1,687,782	1,092,185	534,589	22,386	0	1,649,160
North Dakota	198,523	12,045	0	2,442	213,010	191,085	15,435	0	2,485	209,005
Ohio	1,381,808	1,627,790	0	900	3,010,498	834,112	2,208,749	0	0	3,042,861
Oklahoma	728,800	286,645	0	4,923	1,020,368	745,709	281,062	0	6,744	1,033,515
Oregon	844,123	145,000	0	0	989,123	849,827	152,327	0	0	1,002,154
Pennsylvania	942,145	2,089,134	343,134	31,368	3,405,781	1,255,491	1,939,281	201,043	32,981	3,428,796
Rhode Island	135,144	291,670	4,588	0	431,402	105,411	266,154	40,173	0	411,738
South Carolina	5,120	855,213	0	0	860,333	4,229	826,060	0	0	830,289
South Dakota	85,784	108,249	13,650	8,000	215,683	143,816	60,925	5,545	0	210,286
Tennessee	596,924	645,493	79,301	10,283	1,332,001	519,276	552,025	185,136	6,847	1,263,284
Texas	1,032,161	3,389,344	0	0	4,421,505	1,378,351	2,877,071	0	0	4,255,422
Utah	569,010	20,875	0	0	589,885	569,065	16,200	0	0	585,265
Vermont	66,250	116,748	5,075	6,450	194,523	152,324	43,624	0	0	195,948
Virginia	1,194,499	466,779	0	0	1,661,278	1,257,303	354,624	0	0	1,611,927
Washington	1,565,369	364,580	10,844	0	1,940,793	1,455,515	306,436	5,566	2,752	1,770,269
West Virginia	274,387	276,750	0	0	551,137	287,894	278,740	0	0	566,634
Wisconsin	1,197,182	422,250	0	5,600	1,625,032	1,245,749	352,522	0	0	1,598,271
Wyoming	28,531	0	0	0	28,531	57,702	0	0	0	57,702
Puerto Rico	338,616	481,886	0	0	820,502	289,123	386,044	14,470	4,336	693,973
Virgin Islands	350	9,192	0	0	9,542	4,584	4,980	0	4,350	13,914

Source: State Student Incentive Grant Program, Office of Student Financial Assistance, U.S. Department of Education

DISTRIBUTION OF SSIG ALLOTMENTS BY STATE
FY 1982 - FY 1983

	1982 - 83 (FY 1982)	1983 - 84 (FY 1983)
TOTAL	$73,680,000	$60,000,000
Alabama	1,095,643	892,218
Alaska	116,968	95,251
Arizona	1,253,564	1,020,818
Arkansas	465,867	379,371
California	11,313,115	9,212,635
Colorado	1,005,473	818,789
Connecticut	958,891	780,836
Delaware	196,445	159,971
District of Columbia	536,335	436,755
Florida	2,304,544	1,876,665
Georgia	1,278,695	1,041,283
Hawaii	302,561	246,386
Idaho	246,581	200,799
Illinois	3,979,209	3,240,887
Indiana	1,472,554	1,199,149
Iowa	791,648	644,664
Kansas	815,930	664,438
Kentucky	899,299	732,329
Louisiana	1,048,401	853,746
Maine	263,918	214,917
Maryland	1,342,992	1,093,642
Massachusetts	2,367,558	1,927,978
Michigan	3,043,627	2,478,524
Minnesota	1,423,984	1,159,596
Mississippi	623,266	507,545
Missouri	1,455,199	1,185,015
Montana	203,000	165,309
Nebraska	527,924	429,906
Nevada	200,836	163,547
New Hampshire	256,678	209,021
New Jersey	1,931,124	1,572,577
New Mexico	373,790	304,390
New York	6,224,031	5,068,430
North Carolina	1,599,079	1,302,181
North Dakota	197,256	160,632
Ohio	2,919,299	2,377,279
Oklahoma	991,546	807,448
Oregon	945,819	770,211
Pennsylvania	3,236,046	2,635,216
Rhode Island	388,593	316,443
South Carolina	796,573	648,675
South Dakota	209,020	170,211
Tennessee	1,192,268	970,902
Texas	4,016,609	3,270,854
Utah	547,073	445,499
Vermont	184,932	150,597
Virginia	1,568,242	1,277,070
Washington	1,670,754	1,360,549
West Virginia	534,781	435,490
Wisconsin	1,535,618	1,250,503
Wyoming	123,504	100,574
American Samoa	5,259	4,282
Guam	23,339	19,005
Northern Marianas	900	732
Puerto Rico	658,255	536,036
Trust Territory	1,636	1,332
Virgin Islands	13,349	10,870

Source: State Student Incentive Grant Program,
Office of Student Financial Assistance,
U.S. Department of Education.

COLLEGE WORK-STUDY

Funding for CWS
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$550,000,000
1981	550,000,000
1982	528,000,000
1983	590,000,000
1984	555,000,000

SOURCE: Office of Student Financial Assistance, U.S. Department of Education.

The College Work-Study (CWS) program is another of the so-called "campus-based" programs and provides assistance to undergraduate and graduate/professional students. The amount a student is allowed to earn is based on his or her financial need. Students are paid at least the minimum wage. The federal government provides 80 percent of the capital for the program and the institution must provide 20 percent.

CWS is authorized under The Higher Education Act of 1965. However, the House Subcommittee on Postsecondary Education notes that a precursor to the program, the Student Work Program, was created in 1934 when federal funds were made available through the Federal Emergency Relief Administration to aid non-profit colleges for the part-time employment of needy college students. A version of the program also appeared in 1964 as part of President Johnson's war on poverty, prior to being incorporated into the Higher Education Act in 1965.

Between the 1978-79 and 1982-83 academic years, the proportion of total CWS funds for students attending independent colleges and universities has increased from 33 percent to 39 percent, and the actual funding level has increased from $143.3 million to $204.5 million. This shows, in addition to data from the NIICU Student Aid Recipient Data Base, that the proportion of student aid recipients at independent colleges and universities who depend on funds from the CWS program increased substantially. An effect has been an overall increase in the self-help component of the average aid package at independent colleges and universities, indicating that students are receiving fewer and smaller grants (see the discussion on Pell Grants), and instead are working and borrowing more.

For more information contact Robert Coates, Campus and State Grants Branch, Division of Program Operations, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 245-2320.

DISTRIBUTION OF CWS FUNDING BY INSTITUTIONAL CONTROL AND TYPE

FY 1978 - FY 1982

Type of Institution	1978 - 1979 (FY 1978)		1979 - 1980 (FY 1979)		1980 - 1981 (FY 1980)		1981 - 1982 (FY 1981)		1982 - 1983 (FY 1982)	
	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total	Amount	% of Total
PUBLIC	$282,824,317	65%	$328,920,000	60%	$323,638,691	59%	$315,571,376	58%	$307,896,159	59%
Two-year	82,418,296	19	93,190,000	17	90,641,784	17	80,284,481	15	84,211,842	16
Four-year	200,406,021	46	235,730,000	43	232,996,907	42	235,286,895	43	225,684,317	43
INDEPENDENT	$143,317,895	33%	$209,522,000	38%	213,511,605	39%	$210,297,115	39%	$204,516,467	39%
Two-year	10,454,382	2	15,178,000	3	15,183,763	3	10,224,872	2	10,110,676	2
Four-year	132,863,513	31	194,344,000	35	198,327,842	36	200,072,243	37	194,405,791	37
PROPRIETARY	$ 7,658,133	2%	$ 8,580,000	2%	$ 10,571,300	2%	$ 20,130,031	3%	$ 9,497,333	2%
TOTAL	$433,800,345	100%	$547,023,000	100%	$547,721,596	100%	$545,998,522	100%	$523,909,959	100%

Source: Financial Management Section, Campus and State Grants Branch, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF CWS FUNDING BY INSTITUTIONAL CONTROL AND STATE

FY 1979 - FY 1980

	1979-80 (FY 1979)				1980-81 (FY 1980)			
	Public	Independent	Proprietary	Total	Public	Independent	Proprietary	Total
TOTAL	$328,920,000	$209,522,000	$8,580,000	$547,023,000	$323,638,691	$213,511,605	$10,571,300	$547,721,596
Alabama	8,620,000	2,447,000	431,000	11,498,000	7,961,597	2,827,776	542,721	11,332,094
Alaska	176,000	576,000	0	752,000	598,943	69,400	0	668,343
Arizona	5,375,000	335,000	188,000	5,898,000	5,069,822	168,391	331,038	5,569,251
Arkansas	3,427,000	1,238,000	155,000	4,820,000	3,877,125	1,185,700	190,206	5,253,031
California	36,645,000	12,150,000	1,387,000	50,183,000	34,030,597	13,275,181	868,990	48,174,768
Colorado	5,080,000	896,000	184,000	6,160,000	5,016,341	1,230,539	124,187	6,371,067
Connecticut	3,271,000	3,722,000	28,000	7,021,000	2,846,182	3,657,952	60,000	6,564,134
Delaware	821,000	332,000	0	1,157,000	1,124,799	282,431	972	1,408,202
District of Columbia	662,000	4,065,000	47,000	4,774,000	1,013,628	3,277,380	72,490	4,363,498
Florida	11,167,000	4,780,000	231,000	16,178,000	11,006,474	5,116,774	355,707	16,478,959
Georgia	5,626,000	5,114,000	289,000	11,029,000	6,232,528	4,746,499	477,789	11,456,816
Hawaii	1,413,000	204,000	0	1,617,000	1,602,895	187,134	0	1,790,029
Idaho	1,725,000	114,000	28,000	1,867,000	1,587,838	168,117	25,000	1,780,955
Illinois	10,928,000	9,228,000	533,000	20,689,000	9,998,837	10,950,690	374,923	21,324,450
Indiana	6,720,000	3,560,000	158,000	10,438,000	6,103,461	4,019,426	149,397	10,272,284
Iowa	2,914,000	4,308,000	41,000	7,263,000	2,806,546	4,279,051	46,173	7,131,770
Kansas	3,613,000	1,444,000	37,000	5,094,000	3,664,301	1,686,140	66,608	5,417,049
Kentucky	4,598,000	3,474,000	192,000	8,264,000	4,749,329	3,199,850	245,177	8,194,356
Louisiana	6,462,000	2,392,000	145,000	8,999,000	6,901,980	2,736,675	278,085	9,916,740
Maine	4,232,000	1,246,000	120,000	5,599,000	4,165,877	1,233,459	19,465	5,418,801
Maryland	7,131,000	1,334,000	10,000	8,475,000	5,471,680	1,973,603	1,105,782	8,551,065
Massachusetts	9,154,000	22,696,000	316,000	32,166,000	8,095,116	21,241,988	60,790	29,397,894
Michigan	14,383,000	3,746,000	135,000	18,264,000	13,192,898	4,350,610	160,816	17,704,324
Minnesota	8,186,000	4,383,000	98,000	12,667,000	7,976,441	4,355,303	89,086	12,420,830
Mississippi	7,241,000	1,898,000	38,000	9,177,000	7,267,535	1,694,623	109,410	9,071,568
Missouri	5,644,000	4,660,000	154,000	10,458,000	5,474,776	5,395,513	139,370	11,010,659
Montana	2,344,000	350,000	2,000	2,696,000	2,022,989	319,445	26,828	2,369,262
Nebraska	2,367,000	822,000	76,000	3,266,000	2,253,388	938,340	182,268	3,373,996
Nevada	929,000	34,000	0	962,000	874,917	30,248	0	905,165
New Hampshire	2,523,000	1,883,000	26,000	4,432,000	2,262,810	1,801,663	31,500	4,095,973
New Jersey	6,889,000	4,827,000	204,000	11,920,000	7,027,040	4,861,827	180,317	12,069,184
New Mexico	3,667,000	501,000	20,000	4,188,000	4,171,874	468,793	9,966	4,650,633
New York	18,600,000	28,764,000	699,000	48,062,000	20,858,011	30,776,018	1,122,028	52,756,057
North Carolina	6,944,000	6,585,000	178,000	13,707,000	6,440,179	7,195,454	230,414	13,866,047
North Dakota	1,884,000	495,000	46,000	2,425,000	1,689,836	458,398	12,727	2,160,961
Ohio	11,292,000	10,392,000	280,000	21,964,000	10,704,321	10,135,150	262,384	21,101,855
Oklahoma	5,195,000	1,129,000	0	6,324,000	4,918,962	1,321,762	14,702	6,255,426
Oregon	7,598,000	1,884,000	48,000	9,530,000	6,713,104	1,825,004	44,952	8,583,060
Pennsylvania	12,543,000	15,790,000	382,000	28,715,000	14,302,434	14,531,752	370,629	29,204,815
Rhode Island	1,871,000	3,058,000	79,000	5,008,000	1,640,153	2,888,307	108,808	4,637,268
South Carolina	5,066,000	3,415,000	128,000	8,609,000	4,801,080	3,325,080	271,244	8,397,404
South Dakota	2,074,000	1,345,000	15,000	3,434,000	1,967,282	1,081,107	12,324	3,060,713
Tennessee	4,223,000	5,185,000	161,000	9,569,000	5,754,875	4,312,157	482,287	10,549,319
Texas	18,713,000	7,992,000	507,000	27,142,000	20,424,585	7,232,971	713,963	28,371,519
Utah	2,815,000	240,000	0	3,055,000	2,699,498	174,725	0	2,874,223
Vermont	2,361,000	1,566,000	0	3,927,000	2,286,234	1,571,582	5,000	3,862,816
Virginia	6,888,000	3,457,000	450,000	10,795,000	7,120,111	3,932,760	234,959	11,287,830
Washington	8,035,000	3,220,000	132,000	11,387,000	8,104,769	3,433,035	113,561	11,651,365
West Virginia	2,960,000	1,265,000	13,000	4,238,000	2,843,716	1,392,927	5,274	4,241,917
Wisconsin	10,573,000	2,166,000	140,000	12,879,000	8,907,585	2,828,810	181,675	11,918,070
Wyoming	581,000	0	0	581,000	544,301	0	0	544,301
Guam	459,000	0	0	459,000	192,909	0	0	192,909
Misc. Pacific Is.	-	-	-	-	177,924	0	0	177,924
Puerto Rico	4,274,000	2,886,000	45,000	7,205,000	4,051,590	3,363,081	59,308	7,473,979
Virgin Islands	34,000	0	0	34,000	44,668	0	0	44,668

Source: Financial Management Section, Campus and State Grants Branch, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF CWS FUNDING BY INSTITUTIONAL CONTROL AND STATE

FY 1981 - FY 1982

	1981-82 (FY 1981)				1982-83 (FY 1982)			
	Public	Independent	Proprietary	Total	Public	Independent	Proprietary	Total
TOTAL	$323,094,890	$214,077,962	$7,567,560	$544,740,412	$309,896,169	$204,516,467	$9,497,333	523,909,969
Alabama	7,889,342	2,239,152	464,168	10,592,662	7,708,002	2,256,281	449,960	10,414,243
Alaska	492,417	55,000	0	547,417	459,025	29,000	0	488,025
Arizona	5,245,788	207,160	394,223	5,847,171	5,051,901	237,765	362,130	5,651,796
Arkansas	4,120,375	1,358,462	213,683	5,692,520	3,845,834	1,424,363	221,774	5,491,971
California	34,026,895	12,150,360	743,326	46,920,581	32,061,461	11,288,052	1,008,157	44,357,670
Colorado	5,019,688	1,045,153	135,494	6,200,335	4,801,151	1,000,054	145,867	5,947,072
Connecticut	2,799,086	3,577,536	50,737	6,427,359	2,688,925	3,399,698	116,328	6,204,951
Delaware	932,654	327,077	0	1,259,731	878,070	334,451	5,000	1,217,521
District of Columbia	534,289	3,673,702	65,405	4,273,396	275,000	3,660,879	169,679	4,105,558
Florida	10,778,632	5,052,213	329,676	16,160,521	10,318,503	4,938,331	320,002	15,576,836
Georgia	6,031,522	5,133,843	420,321	11,585,686	5,645,396	5,102,601	408,448	11,156,445
Hawaii	1,507,292	217,219	0	1,724,511	1,429,291	224,782	0	1,654,073
Idaho	1,575,801	126,394	20,437	1,722,632	1,527,817	109,336	15,115	1,652,268
Illinois	10,397,952	10,174,967	398,672	20,971,591	10,115,680	9,662,370	421,507	20,199,557
Indiana	6,144,933	3,714,287	116,135	9,975,355	5,898,267	3,563,438	106,206	9,567,911
Iowa	2,665,836	4,128,325	46,588	6,840,749	2,591,826	4,006,266	46,289	6,644,381
Kansas	3,705,108	1,558,424	49,645	5,313,177	3,646,066	1,405,235	49,546	5,100,847
Kentucky	5,107,610	3,429,220	340,262	8,877,092	4,789,752	3,361,987	335,653	8,487,392
Louisiana	7,365,044	2,853,854	317,863	10,536,761	7,061,465	2,615,695	435,126	10,112,286
Maine	4,745,546	1,292,054	21,340	6,058,940	4,549,569	1,237,356	24,527	5,811,452
Maryland	6,157,578	2,232,096	25,152	8,414,826	5,832,765	2,090,531	138,767	8,062,063
Massachusetts	8,901,620	23,011,509	41,071	31,954,200	8,303,930	21,823,510	124,420	30,251,860
Michigan	13,350,702	4,124,885	156,488	17,632,075	12,830,140	3,979,652	200,102	17,009,894
Minnesota	7,962,106	4,157,074	60,541	12,179,721	7,450,470	4,048,521	78,049	11,577,040
Mississippi	6,988,578	1,830,305	41,828	8,860,711	6,727,250	1,754,495	17,040	8,498,785
Missouri	5,511,214	4,886,863	90,099	10,488,176	5,279,513	4,678,804	153,949	10,112,266
Montana	2,039,056	342,047	0	2,381,103	1,988,678	299,955	0	2,288,633
Nebraska	2,350,545	1,086,135	128,877	3,565,557	2,346,700	968,847	120,335	3,435,882
Nevada	882,954	33,609	0	916,563	845,516	33,609	0	879,125
New Hampshire	2,678,186	1,897,075	27,385	4,602,646	2,563,888	1,825,321	25,433	4,414,642
New Jersey	7,085,127	5,334,524	215,569	12,635,220	6,476,764	5,000,834	261,393	11,738,991
New Mexico	4,593,001	498,778	11,761	5,103,540	4,386,795	474,054	11,030	4,871,879
New York	18,563,804	24,952,154	526,290	44,042,248	17,867,268	23,766,830	854,192	42,488,290
North Carolina	7,272,278	6,373,641	162,166	13,808,085	6,991,203	6,135,787	134,110	13,261,100
North Dakota	1,931,996	517,604	0	2,449,600	1,860,551	498,178	0	2,358,729
Ohio	10,525,203	9,751,480	258,620	20,535,303	10,034,467	9,315,796	386,135	19,736,398
Oklahoma	5,063,110	1,498,582	16,108	6,577,800	4,807,387	1,456,094	55,929	6,319,410
Oregon	6,846,390	1,980,026	48,046	8,874,462	6,567,010	1,918,665	45,476	8,531,151
Pennsylvania	12,340,782	15,327,326	148,228	27,816,336	11,956,897	14,460,573	296,413	26,713,883
Rhode Island	1,724,753	2,911,306	83,793	4,719,852	1,661,203	2,802,178	63,685	4,527,066
South Carolina	4,551,137	3,334,558	149,988	8,035,683	4,351,582	3,223,779	142,060	7,717,421
South Dakota	2,105,859	1,249,153	0	3,355,012	2,015,395	1,195,513	0	3,210,908
Tennessee	5,155,239	4,299,362	417,050	9,871,651	5,101,497	4,350,982	364,711	9,817,190
Texas	21,132,312	9,144,759	262,878	30,539,949	19,547,592	9,017,195	392,135	28,956,922
Utah	3,005,725	89,600	53,266	3,148,591	2,855,336	92,753	71,897	3,019,986
Vermont	2,521,325	1,629,465	0	4,150,790	2,461,638	1,519,607	0	3,981,245
Virginia	6,676,839	3,621,375	321,299	10,619,513	6,357,710	3,525,888	563,976	10,447,574
Washington	7,188,754	3,397,033	64,463	10,650,250	7,176,539	3,250,358	117,701	10,544,598
West Virginia	3,119,557	1,389,202	45,525	4,554,284	2,949,208	1,336,110	84,327	4,369,645
Wisconsin	9,652,735	2,110,015	18,046	11,780,796	9,269,505	2,016,829	17,706	11,304,040
Wyoming	594,344	0	0	594,344	570,066	0	0	570,066
Guam	228,079	0	0	228,079	218,761	0	0	218,761
Misc. Pacific Is.	280,000	0	0	280,000	256,593	0	0	256,593
Puerto Rico	2,973,280	8,752,019	65,048	11,790,347	4,590,683	7,797,279	135,048	12,523,010
Virgin Islands	54,912	0	0	54,912	52,668	0	0	52,668

Source: All data are from the U.S. Department of Education, Bureau of Student Financial Assistance.

DISTRIBUTION OF CWS FUNDING BY STATE

	1983-84 (FY 1983)		
TOTAL	$584,042,928		
Alabama	11,613,400	Nevada	980,353
Alaska	486,241	New Hampshire	4,922,974
Arizona	6,302,575	New Jersey	13,090,705
Arkansas	6,124,348	New Mexico	5,432,857
California	49,465,315	New York	47,380,657
Colorado	6,631,854	North Carolina	14,788,048
Connecticut	6,919,440	North Dakota	2,630,330
Delaware	1,357,714	Ohio	22,008,993
District of Columbia	4,620,729	Oklahoma	7,047,774
Florida	17,370,461	Oregon	9,513,493
Georgia	12,441,064	Pennsylvania	29,789,890
Hawaii	1,844,535	Rhode Island	5,048,350
Idaho	1,842,525	South Carolina	8,606,048
Illinois	22,525,399	South Dakota	3,580,637
Indiana	10,669,601	Tennessee	10,947,565
Iowa	7,409,470	Texas	32,348,250
Kansas	5,688,191	Utah	3,367,721
Kentucky	9,466,903	Vermont	4,439,679
Louisiana	11,276,698	Virginia	11,650,580
Maine	6,480,620	Washington	11,422,039
Maryland	8,990,392	West Virginia	4,872,797
Massachusetts	33,735,282	Wisconsin	12,605,666
Michigan	18,968,504	Wyoming	635,707
Minnesota	12,910,110		
Mississippi	9,477,391	Guam	228,079
Missouri	11,276,679	Misc. Pacific Is.	267,307
Montana	2,685,767	Puerto Rico	13,964,983
Nebraska	3,831,504	Virgin Islands	58,734

Source: Campus and State Grants Branch, Division of Policy and Program Development, Office of Student Financial Assistance, U.S. Department of Education.

NATIONAL DIRECT STUDENT LOANS

Funding for NDSL
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$286,000,000
1981	186,000,000
1982	178,560,000
1983	178,560,000
1984	161,060,000

SOURCE: Financial Management Section Campus and State Grants Branch, Office of Student Financial Assistance, U.S. Department of Education.

The National Direct Student Loan (NDSL) program is the third of the "campus-based" programs administered by individual postsecondary educational institutions. Originally called the National Defense Student Loan program and authorized in 1958, it was the first federal education program to make loans to students. It became part of the Higher Education Act in 1972.

The NDSL program is a source of long-term (10 years) and low interest (5 percent) loans to undergraduate, graduate and professional students who meet financial need criteria. Undergraduate students may borrow up to $6,000 and graduate/professional students may borrow up to $12,000 (including all funds borrowed under NDSL as an undergraduate). Repayment begins six months after a student is no longer enrolled at an institution on at least a part-time basis. And, some of the loan principal may be canceled for individuals who provide services in certain teaching areas or for members of the military serving in "areas of hostility."

Colleges, universities, and other postsecondary institutions apply to the U.S. Department of Education for allocations called Federal Capital Contributions (FCC), which make up 90 percent of the loan, with the other 10 percent provided by the institution. The institution makes the loan to a student and acts as the collector of the loan when the student begins repayment. Repayments remain at the institution in a "revolving fund" which may be used to make additional loans.

According to the U.S. Department of Education, the total amount in these revolving funds is approximately $4.5 billion. Many individual colleges and universities, which have participated in the program for several years, have substantial sums in their revolving funds and do not apply for new FCC. Some institutions have had their FCC reduced or eliminated entirely because their student default rates exceed 10 percent.

The distribution of NDSL funds has shifted dramatically between state and independent colleges and universities during the last five years. Students attending independent four-year colleges have relied heavily on this program as a source of aid to help a finance their education.

In 1978-79, 39 percent of the total program funds (FCC only) aided students in independent colleges. In 1982-83, the proportion had risen to 47 percent. Along with the data on changes in the distribution of Pell Grants, SEOG, CWS and data from the NIICU Student Aid Recipient Data Bank, this shows a pattern of aid recipients at independent colleges and universities having to work and borrow more as federal grant aid has diminished.

For more information contact Robert Coates, Financial Management Section, Campus and State Grants Branch, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 245-2320.

DISTRIBUTION OF NDSL FUNDING BY INSTITUTIONAL CONTROL AND TYPE*
FY 197C - FY 1982

Type of Institution	1978 - 1979 (FY 1978)	1979 - 1980 (FY 1979)	1980 - 1981 (FY 1980)	1981 - 1982 (FY 1981)	1982 - 1983 (FY 1982)
PUBLIC	$141,556,461 - 46%	$137,827,000 - 45%	$129,581,242 - 45%	$ 77,268,306 - 42%	$ 71,155,735 - 40%
Two-year	11,805,533 (4%)	9,941,000 (3%)	15,067,017 (5%)	6,554,020 (3%)	5,209,032 (3%)
Four-year	129,750,928 (42%)	127,886,000 (42%)	114,514,225 (40%)	70,714,286 (39%)	65,946,703 (38%)
INDEPENDENT	$122,784,889 - 39%	$131,967,000 - 43%	$116,575,022 - 41%	$ 74,223,567 - 41%	$ 81,961,446 - 47%
Two-year	4,187,065 (1%)	6,492,000 (2%)	6,204,229 (2%)	2,230,202 (1%)	3,054,813 (2%)
Four-year	118,597,824 (38%)	125,475,000 (41%)	110,370,793 (39%)	71,993,365 (40%)	78,906,633 (45%)
PROPRIETARY	$ 46,011,996 - 15%	$ 38,914,000 - 13%	$ 38,625,247 - 14%	$ 30,432,221 - 17%	$ 21,880,479 - 13%
TOTAL	$310,353,346 - 100%	$308,708,000 - 101%	$284,781,511 - 100%	$181,924,094 - 100%	$174,997,660 - 100%

*Federal Capital Contributions Only

Source: Division of Policy and Program Development, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF NDSL FUNDING BY INSTITUTIONAL CONTROL AND STATE

FY 1979 - FY 1980

	1979-80 (FY 1979)				1980-81 (FY 1980)			
	Public	Independent	Proprietary	Total	Public	Independent	Proprietary	Total
TOTAL	$137,827,000	$131,967,000	$38,914,000	$308,708,000	$129,581,242	$116,557,121	$38,625,247	$284,763,610
Alabama	2,989,000	950,000	1,094,000	5,033,000	2,295,446	1,066,302	1,049,477	4,411,225
Alaska	48,000	185,000	68,000	301,000	208,176	0	64,281	272,457
Arizona	2,619,000	444,000	1,283,000	4,345,000	2,144,916	18,600	1,814,051	3,977,567
Arkansas	1,460,000	596,000	350,000	2,405,000	1,359,179	521,529	434,890	2,315,598
California	13,277,000	10,120,000	8,981,000	32,378,000	11,979,967	9,817,068	8,649,695	30,446,730
Colorado	2,182,000	627,000	1,509,000	4,318,000	2,165,180	680,106	1,237,542	4,082,828
Connecticut	1,343,000	2,773,000	335,000	4,451,000	1,111,589	2,291,663	320,148	3,723,400
Delaware	560,000	187,000	15,000	762,000	503,637	177,660	13,223	694,520
District of Columbia	0	2,045,000	247,000	2,292,000	3,508	2,028,233	110,821	2,142,562
Florida	4,275,000	3,472,000	763,000	8,510,000	4,205,196	2,773,690	772,037	7,750,923
Georgia	1,358,000	2,337,000	941,000	4,636,000	1,623,200	2,073,764	1,074,076	4,771,040
Hawaii	730,000	183,000	77,000	990,000	745,128	149,412	67,562	962,102
Idaho	820,000	266,000	131,000	1,217,000	975,090	120,284	60,688	1,156,062
Illinois	2,753,000	9,116,000	1,716,000	13,585,000	3,132,954	8,986,335	1,844,009	13,963,298
Indiana	3,473,000	2,639,000	667,000	6,779,000	4,771,150	2,177,950	395,207	7,344,307
Iowa	2,183,000	2,623,000	379,000	5,185,000	1,865,500	2,863,276	241,609	4,970,385
Kansas	2,227,000	987,000	545,000	3,759,000	1,413,105	821,985	281,674	2,516,764
Kentucky	2,304,000	893,000	592,000	3,789,000	1,958,119	695,231	707,546	3,360,896
Louisiana	1,550,000	1,820,000	1,618,000	4,988,000	1,699,973	1,479,153	1,574,124	4,753,250
Maine	2,267,000	779,000	3,000	3,049,000	2,082,035	592,571	13,330	2,687,936
Maryland	2,341,000	1,903,000	294,000	4,538,000	2,244,965	1,627,151	504,533	4,376,649
Massachusetts	2,842,000	12,430,000	1,208,000	16,480,000	2,322,376	9,448,082	917,783	12,688,241
Michigan	5,971,000	2,787,000	629,000	9,387,000	5,315,384	3,681,101	822,680	9,819,165
Minnesota	2,992,000	3,685,000	155,000	6,832,000	2,094,378	3,879,144	223,060	6,196,582
Mississippi	2,311,000	226,000	418,000	2,955,000	2,253,367	211,267	301,274	2,765,908
Missouri	1,791,000	3,206,000	1,025,000	6,022,000	2,325,318	3,458,908	763,548	6,547,774
Montana	748,000	76,000	15,000	838,000	778,648	89,241	5,256	873,145
Nebraska	1,282,000	1,286,000	257,000	2,825,000	1,181,514	1,199,552	282,089	2,663,155
Nevada	353,000	0	156,000	509,000	212,707	0	233,472	446,179
New Hampshire	1,413,000	1,206,000	33,000	2,654,000	1,146,498	1,047,098	30,903	2,224,499
New Jersey	5,132,000	955,000	973,000	7,060,000	3,889,300	1,002,524	1,265,711	6,157,535
New Mexico	1,707,000	221,000	130,000	2,057,000	1,487,406	205,289	34,785	1,727,480
New York	10,077,000	19,659,000	1,892,000	31,627,000	9,080,404	15,654,484	1,804,008	26,538,896
North Carolina	4,350,000	2,859,000	212,000	7,421,000	3,208,305	3,212,165	260,885	6,681,355
North Dakota	1,186,000	370,000	49,000	1,605,000	780,048	262,813	36,198	1,079,059
Ohio	5,239,000	5,714,000	1,936,000	12,889,000	5,552,547	6,105,997	1,658,370	13,316,914
Oklahoma	2,345,000	1,396,000	410,000	4,151,000	1,959,722	1,823,721	474,055	4,257,498
Oregon	4,442,000	1,190,000	552,000	6,184,000	3,728,081	894,763	586,175	5,209,019
Pennsylvania	5,053,000	10,324,000	1,083,000	16,460,000	5,603,094	7,576,402	950,154	14,129,650
Rhode Island	558,000	1,390,000	178,000	2,126,000	407,451	1,004,684	145,850	1,557,985
South Carolina	1,994,000	993,000	192,000	3,179,000	1,765,206	888,040	463,578	3,116,824
South Dakota	1,077,000	738,000	199,000	2,014,000	668,666	499,730	127,048	1,295,444
Tennessee	1,073,000	3,573,000	336,000	4,982,000	1,969,192	1,834,990	970,208	4,774,390
Texas	4,774,000	2,931,000	2,755,000	10,460,000	7,453,162	2,471,269	2,408,860	12,333,291
Utah	2,019,000	0	65,000	2,084,000	1,989,574	0	31,006	2,020,580
Vermont	1,090,000	747,000	0	1,837,000	1,045,576	629,799	0	1,675,375
Virginia	2,882,000	1,879,000	664,000	5,425,000	2,519,471	1,952,880	750,728	5,223,079
Washington	4,061,000	2,433,000	1,158,000	7,652,000	2,796,969	1,970,498	1,136,953	5,904,420
West Virginia	1,317,000	511,000	131,000	1,959,000	1,588,821	466,899	305,498	2,361,218
Wisconsin	6,893,000	991,000	100,000	7,984,000	5,592,393	1,484,157	82,540	7,159,090
Wyoming	93,000	0	334,000	427,000	9,318	0	302,049	311,367
Guam	0	0	0	0	0	0	0	0
Misc. Pacific Is.	-	-	-	-	0	0	0	0
Puerto Rico	0	3,245,000	63,000	3,308,000	349,742	2,639,661	20,000	3,009,403
Virgin Islands	0	0	0	0	18,591	0	0	18,591

Source: Division of Policy and Program Development, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF NDSL FUNDING BY INSTITUTIONAL CONTROL AND STATE

FY 1981 - FY 1982

	1981-82 (FY 1981)				1982-83 (FY 1982)			
	Public	Independent	Proprietary	Total	Public	Independent	Proprietary	Total
TOTAL	$81,128,469	$76,383,395	$25,068,600	$182,580,464	$71,160,863	$81,961,626	$21,885,471	$175,007,960
Alabama	1,371,616	637,966	752,051	2,761,633	1,301,688	819,737	610,974	2,732,399
Alaska	121,515	0	54,323	175,838	120,995	10,217	37,942	169,154
Arizona	1,384,922	47,244	1,058,880	2,491,046	1,101,093	179,939	1,119,068	2,400,100
Arkansas	811,977	370,184	312,247	1,494,408	919,088	238,691	279,742	1,437,521
California	7,872,008	6,273,524	4,679,134	18,824,666	6,204,647	8,596,484	3,809,412	18,610,543
Colorado	1,171,081	397,025	1,121,070	2,689,176	891,615	812,303	828,078	2,531,996
Connecticut	462,383	1,696,249	244,321	2,402,953	569,228	1,522,735	219,493	2,311,456
Delaware	328,137	115,692	0	443,829	313,061	113,704	4,054	430,819
District of Columbia	0	1,318,807	63,936	1,382,743	0	1,229,459	100,650	1,330,109
Florida	2,433,389	2,161,042	395,027	4,989,458	2,139,140	2,075,967	597,162	4,812,269
Georgia	919,493	1,273,047	944,733	3,137,273	925,389	1,155,403	880,747	2,961,539
Hawaii	461,360	125,614	33,977	620,951	460,501	98,273	38,532	597,306
Idaho	620,065	56,287	69,772	746,124	577,428	85,696	54,595	717,719
Illinois	926,382	6,144,140	1,870,830	8,941,352	1,549,488	5,474,925	1,523,450	8,547,863
Indiana	2,569,037	1,809,260	292,363	4,670,660	1,950,275	2,287,748	366,493	4,504,516
Iowa	1,167,945	1,818,198	196,473	3,182,616	626,786	2,369,505	85,990	3,082,281
Kansas	662,494	447,449	506,066	1,616,009	504,015	979,859	77,906	1,561,780
Kentucky	1,133,232	526,849	427,142	2,087,223	1,062,024	506,024	444,042	2,012,090
Louisiana	745,160	865,355	1,237,569	2,848,084	1,083,628	897,714	832,579	2,813,921
Maine	1,306,744	419,482	8,507	1,734,733	1,353,474	309,881	5,340	1,668,695
Maryland	1,547,138	1,275,502	229,078	3,051,718	982,727	1,528,426	192,248	2,703,401
Massachusetts	1,272,054	6,576,835	344,586	8,193,475	1,341,340	6,285,530	249,933	7,876,803
Michigan	4,124,433	1,547,378	549,009	6,220,781	4,369,967	1,289,303	424,358	6,083,628
Minnesota	1,533,533	2,320,088	117,352	3,970,973	889,820	2,775,829	166,155	3,831,804
Mississippi	1,336,229	121,479	326,952	1,784,660	1,576,949	130,382	9,381	1,716,712
Missouri	1,270,640	2,529,148	313,753	4,113,541	1,527,852	2,184,656	344,445	4,056,953
Montana	594,420	65,469	0	659,889	491,239	17,680	0	508,919
Nebraska	849,436	699,713	146,765	1,695,914	660,340	886,587	71,820	1,618,747
Nevada	143,672	0	144,285	287,957	214,539	0	62,457	276,996
New Hampshire	782,810	635,299	17,508	1,435,617	922,898	454,167	3,887	1,380,952
New Jersey	2,366,906	725,663	742,810	3,835,379	2,232,034	820,592	605,327	3,657,953
New Mexico	906,120	172,085	25,733	1,103,938	796,012	242,539	30,196	1,068,747
New York	5,563,891	10,503,935	1,083,721	17,151,547	2,115,539	12,558,589	1,767,617	16,441,745
North Carolina	2,351,944	1,826,665	123,250	4,301,859	2,003,072	2,019,528	124,711	4,147,311
North Dakota	905,254	224,708	4,882	1,134,844	348,343	244,609	31,503	624,455
Ohio	3,482,549	4,229,611	1,231,135	8,943,295	3,985,203	3,469,706	810,195	8,265,104
Oklahoma	877,989	1,280,921	422,775	2,581,685	1,016,492	1,169,453	346,941	2,532,886
Oregon	2,293,147	597,098	414,310	3,304,555	1,921,136	878,147	430,326	3,229,609
Pennsylvania	3,195,439	5,299,878	598,528	9,093,845	2,288,202	5,708,823	767,853	8,764,878
Rhode Island	254,468	701,745	49,314	1,005,527	109,672	792,901	64,681	967,254
South Carolina	1,178,945	635,487	60,097	1,874,529	1,155,782	623,738	23,645	1,803,165
South Dakota	466,461	268,779	100,797	836,037	518,250	243,292	42,667	804,209
Tennessee	1,529,243	1,050,841	445,170	3,025,254	1,480,892	1,070,295	399,016	2,950,203
Texas	4,966,326	1,122,061	1,547,194	7,635,581	5,235,808	1,101,424	1,136,138	7,473,370
Utah	1,245,134	1,670	57,206	1,304,010	1,192,180	7,617	54,574	1,254,371
Vermont	702,448	448,290	0	1,150,738	570,849	469,116	0	1,039,965
Virginia	1,605,814	974,733	686,930	3,267,477	1,811,352	1,000,379	357,803	3,169,534
Washington	2,153,686	1,129,423	516,074	3,799,183	1,494,317	1,264,600	833,574	3,592,491
West Virginia	1,019,295	277,996	253,371	1,550,662	625,601	382,099	408,170	1,415,870
Wisconsin	4,138,267	695,324	48,939	4,882,530	3,386,725	1,024,321	33,270	4,444,316
Wyoming	1,838	0	198,655	200,493	16,528	0	176,331	192,859
Guam	0	0	0	0	0	0	0	0
Misc. Pacific Is.	0	0	0	0	0	0	0	0
Puerto Rico	0	1,942,196	0	1,942,196	315,420	1,553,034	0	1,868,454
Virgin Islands	0	0	0	0	10,220	0	0	10,220

Source: Division of Policy and Program Development, Office of Student Financial Assistance, U.S. Department of Education.

DISTRIBUTION OF NDSL FUNDING BY STATE

1983 - 1984

	(FY 1983)		
TOTAL	$174,990,591		
Alabama	2,732,424	Nebraska	1,618,819
Alaska	160,000	Nevada	276,983
Arizona	2,400,152	New Hampshire	1,380,973
Arkansas	1,437,531	New Jersey	3,658,036
California	18,610,761	New Mexico	1,068,768
Colorado	2,532,044	New York	16,441,981
Connecticut	2,311,488	North Carolina	4,147,361
Delaware	430,836	North Dakota	624,458
District of Columbia	1,330,114	Ohio	8,265,149
Florida	4,812,326	Oklahoma	2,532,900
Georgia	2,961,585	Oregon	3,229,644
Hawaii	597,316	Pennsylvania	8,764,882
Idaho	717,724	Rhode Island	967,254
Illinois	8,548,075	South Carolina	1,803,180
Indiana	4,504,595	South Dakota	804,216
Iowa	3,082,325	Tennessee	2,950,253
Kansas	1,561,839	Texas	7,473,417
Kentucky	2,012,107	Utah	1,254,376
Louisiana	2,813,931	Vermont	1,040,075
Maine	1,668,705	Virginia	3,169,560
Maryland	2,703,461	Washington	3,592,537
Massachusetts	7,876,860	West Virginia	1,415,896
Michigan	6,083,605	Wisconsin	4,444,384
Minnesota	3,831,881	Wyoming	192,861
Mississippi	1,716,731		
Missouri	4,057,016	Puerto Rico	1,868,274
Montana	508,922		

Source: Campus and State Grants Branch, Division of Policy and Program Development
Office of Student Financial Assistance, U.S. Department of Education.

GUARANTEED STUDENT LOANS

Funding for GSL
FY 1980 - FY 1984

Fiscal Year	Funding Level	Loan Volume
1980	$1,609,344,000	$4,839,873,717
1981	$2,535,470,000	$7,793,805,757
1982	$3,073,846,000	$6,135,718,594
1983	$3,100,500,000*	$6,719,732,096
1984	$2,256,500,000	NOT AVAILABLE

*Approximately $700 million in FY 1983 Appropriations was not used and will remain available in FY 1984.

SOURCE: Guaranteed Student Loan Branch, Office of Student Financial Assistance, U.S. Department of Education.

The Guaranteed Student Loan (GSL) program authorizes low interest loans from commerical lenders and also from some education institutions acting as direct lenders. These loans are guaranteed either by individual state agencies (reinsured by the federal government) or directly by the U.S. Department of Education. The purpose of such guarantees is to provide a substitute for collateral which is generally unavailable from students. This permits lenders to make loans directly to students who may not have established credit ratings.

Appropriations for the GSL program are for interest payments to lenders while students are in school and for a "special allowance" to lenders, which is an additional interest payment which assumes that lenders will receive at least market interest rates. The special allowance is equal to the bond equivalent of the 91-day Treasury bill rate (the bond equivalent is one-half percent higher than the actual rate) plus three and one-half percent minus the seven or nine percent interest rate charged on the loans). Finally, a portion of the appropriations for GSL is for claims relating to death, disability, bankruptcy, and default by borrowers.

Undergraduate students may borrow up to $2,500 per year, to an aggregate amount of $12,500. Graduate and professional students may borrow up to $5,000 per year, not to exceed an aggregate amount of $25,000 (including undergraduate borrowing). Repayment begins six months after a student leaves school or is no longer carrying at least one-half of the normal full-time academic workload. However, under certain circumstances, there are provisions for deferring payments. The terms of the loans are from 5 to 10 years and carry a 7 percent interest rate if made before January 1, 1981 and 9 percent if made thereafter. Since 1981, the program allows students who have family adjusted incomes of $30,000 or less to borrow up to the maximum, as long as the loan amount and other student financial aid do not exceed the total cost of education. Those with family adjusted incomes in excess of $30,000 must demonstrate need for the loan and are limited to the amount of demonstrated need.

During policy discussions of Guaranteed Student Loans, it is often claimed that the program suffers from excessive default rates. However, the House Postsecondary Education Subcommittee reports that,

in 1983, the net default rate stood at 5.8 percent. By comparison, the national default rate on all consumer loans, including personal, auto, and home loans, is 9.1 percent.

The GSL program is an important source of funding for low and middle-income students attending independent colleges and universities. Based on the Student Aid Recipient Da a Base, NIICU has found that, with the wide tuition gap between state and independent institutions and the dwindling buying power of federal grant programs, GSL is the major program (other than institutional aid) used to assist students attending an independent college or university. Between 1979-80 and 1981-82 the number of GSL undergraduate recipients had more than doubled (from 24 to 53 percent) and the average loan had increased by 27 percent (from $1,787 to $2,264). These trends show, in additon to a dependency on GSL funding, the increasing debt burden faced by students attending independent institutions.

For more information contact David Boyer, Guaranteed Student Loan Branch, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 245-2475.

DISTRIBUTION OF GSL VOLUME BY STATE
BY FY 1980 - FY 1983

	FY 1980	FY 1981	FY 1982	FY 1983
TOTAL	$4,839,873,717	$7,793,805,757	$6,135,718,594	$6,719,732,096
Alabama	38,576,706	64,711,261	45,717,411	56,558,379
Alaska	12,819,875	5,097,888	1,077,593	1,657,015
Arizona	42,313,485	66,760,378	72,364,059	117,911,738
Arkansas	18,981,417	27,789,253	22,349,003	23,787,782
California	304,168,209	664,322,502	583,718,595	646,373,000
Colorado	51,741,725	115,425,502	74,211,544	84,916,142
Connecticut	185,648,382	254,364,739	158,129,191	145,655,188
Delaware	14,719,707	24,913,598	15,794,154	16,356,754
District of Columbia	32,913,509	54,980,589	36,968,444	58,219,100
Florida	122,456,994	156,489,010	164,504,997	153,994,045
Georgia	47,692,154	74,716,807	50,364,806	53,150,828
Hawaii	16,527,861	26,436,359	17,488,974	20,305,744
Idaho	6,234,580	17,539,407	18,574,418	19,480,854
Illinois	310,810,244	488,801,174	324,825,245	396,140,246
Indiana	92,592,398	148,359,541	118,758,136	128,360,893
Iowa	91,245,399	141,611,498	100,623,343	99,758,296
Kansas	59,123,864	116,760,845	97,690,424	91,489,782
Kentucky	45,217,048	82,146,141	63,737,760	65,321,507
Louisiana	30,006,629	52,269,432	57,125,411	60,051,741
Maine	25,003,833	50,150,861	43,276,653	47,051,221
Maryland	73,334,812	121,401,125	97,148,127	115,418,781
Massachusetts	224,213,560	386,201,826	302,689,307	300,094,154
Michigan	177,603,288	279,941,681	203,735,109	195,470,804
Minnesota	141,420,309	226,598,002	197,425,983	187,724,914
Mississippi	18,415,414	29,601,609	27,894,095	33,556,168
Missouri	53,080,792	133,348,674	105,339,861	127,237,081
Montana	8,137,202	18,810,018	16,459,782	21,141,472
Nebraska	60,364,469	91,072,827	59,059,354	82,326,929
Nevada	4,963,110	11,446,300	10,290,885	11,821,687
New Hampshire	19,464,007	45,655,505	33,210,133	35,494,094
New Jersey	252,730,960	397,813,207	251,728,130	270,380,578
New Mexico	9,569,942	16,461,728	17,684,671	24,863,156
New York	777,220,183	1,166,964,650	965,262,057	953,777,320
North Carolina	37,535,894	55,042,793	35,830,741	52,152,855
North Dakota	25,214,174	32,950,332	25,354,406	38,384,618
Ohio	182,445,549	316,585,173	238,199,442	237,090,972
Oklahoma	18,978,334	38,752,068	32,368,554	36,496,250
Oregon	27,531,338	52,150,436	65,364,958	63,243,752
Pennsylvania	437,423,751	604,793,786	506,534,717	505,684,320
Rhode Island	27,780,000	44,376,166	40,978,357	53,424,812
South Carolina	6,189,192	9,354,391	9,939,853	12,761,692
South Dakota	36,443,241	57,004,844	44,309,098	45,753,677
Tennessee	43,891,190	81,127,855	60,218,764	64,747,549
Texas	124,684,868	165,179,193	131,779,650	151,930,759
Utah	35,976,309	42,217,027	37,552,812	44,344,124
Vermont	18,622,508	25,341,410	21,444,629	23,313,535
Virginia	105,250,169	166,513,230	104,467,054	122,250,432
Washington	41,789,778	58,900,585	66,085,481	83,242,089
West Virginia	18,538,144	40,792,749	36,101,879	51,112,455
Wisconsin	145,819,821	246,875,907	154,869,259	200,982,616
Wyoming	3,911,549	10,908,858	5,585,625	11,436,843
HEAF	-	-	22,435,845	85,732,015
Misc. Pacific Is.	92,731	139,684	368,598	3,013,784
Puerto Rico	9,982,392	14,046,089	17,629,505	41,626,364
USAF	122,196,905	170,089,114	121,100,218	139,867,518
Virgin Islands	1,144,013	1,700,130	1,971,494	2,291,572

SOURCE: Guaranteed Student Loan Branch, Office of Student Financial Assistances, U.S. Department of Education.

PLUS LOANS

PLUS Loan Volume
FY 1981 - FY 1983

Fiscal Year	Loan Volume
1981	$ 30,321,937
1982	103,042,270
1983	248,843,087

*Estimated disbursements to student attending postsecondary institutions.

SOURCE: Guaranteed Student Loan Branch, Division of Policy and Program Development, Office of Student Financial Assistance, U.S. Department of Education.

PLUS loans are available without proof of financial need to parents of dependent undergraduates and to independent undergraduates, graduate and professional students. The federal government insures or reinsures these loans which make up a part of the GSL program.

Graduate and professional students, and parents of undergraduate students may borrow up to $3,000 per year, up to an aggregate of $15,000 (in addition to a GSL). Independent undergraduates may borrow up to $2,500 per year, but PLUS and GSL loans together cannot exceed the undergraduate yearly maximum of $2,500 or the aggregate maximum of $12,500.

The interest rate is based on 91-day Treasury bill rates and is currently set at 12 percent (14 percent for loans made prior to November 1, 1982), with a special allowance paid to lenders by the federal government up to market interest rates. No in-school interest subsidy is provided.

Full-time students must begin making interest payments on the loan 60 days after taking out the loan and begin making payments on the loan principal upon leaving school. Parents who use PLUS loans are required to begin making payments on both the loan principal and the interest within 60 days.

For more information, contact David C. Bayer, Guaranteed Student Loan Branch, Office of Student Financial Assistance, U.S. Department of Education, Washington, D.C. 20202. The telephone number is (202) 245-2475.

DISTRIBUTION OF PLUS LOAN
VOLUME BY STATE
FY 1981- FY 1983

	FY 1981	FY 1982	FY 1983
TOTAL	$30,321,937	$103,042,270	$248,843,087
Alabama	0	153,546	588,204
Alaska	0	0	0
Arizona	0	910,367	2,446,985
Arkansas	0	44,200	273,102
California	0	0	10,195,962
Colorado	0	0	1,292,318
Connecticut	979,441	5,797,498	9,001,794
Delaware	0	252,906	621,987
District of Columbia	939,548	5,228,154	14,604,361
Florida	0	0	508,749
Georgia	0	0	0
Hawaii	20,462	286,961	554,584
Idaho	0	8,400	227,384
Illinois	0	490,290	6,175,944
Indiana	0	0	2,617,739
Iowa	0	814,595	3,596,728
Kansas	177,239	1,154,037	1,508,743
Kentucky	0	0	808,053
Louisiana	7,240	3,000	0
Maine	0	382,290	1,334,867
Maryland	0	1,761,369	4,728,536
Massachusetts	13,096,504	10,000,391	17,399,644
Michigan	0	727,185	2,401,079
Minnesota	716,698	2,701,769	7,936,995
Mississippi	0	0	340,489
Missouri	0	126,300	3,753,090
Montana	0	19,800	90,065
Nebraska	81,804	812,145	2,848,279
Nevada	0	0	11,500
New Hampshire	0	201,964	1,586,374
New Jersey	8,910,126	12,055,809	18,394,846
New Mexico	0	12,000	158,343
New York	3,162,229	35,920,891	67,942,137
North Carolina	0	0	435,645
North Dakota	0	0	29,970
Ohio	0	1,309,483	7,565,606
Oklahoma	0	76,899	445,851
Oregon	0	0	1,382,164
Pennsylvania	2,076,197	13,709,124	26,635,732
Rhode Island	0	182,710	2,021,823
South Carolina	0	0	382,975
South Dakota	0	30,356	1,055,334
Tennessee	0	0	1,740,301
Texas	0	114,128	982,889
Utah	0	0	73,315
Vermont	0	199,064	1,025,266
Virginia	0	744,655	3,890,019
Washington	0	18,862	1,216,667
West Virgina	113,171	596,429	981,828
Wisconsin	0	366,367	3,482,948
Wyoming	41,278	101,683	317,963
HEAF	0	4,161,594	2,229,399
Misc. Pacific Is.	0	0	0
Puerto Rico	0	0	0
USAF	0	1,535,049	8,998,511
Virgin Islands	0	0	0

SOURCE: Guaranteed Student Loan Branch, Office of Student Financial Assistance, U.S. Department of Education.

NURSING STUDENT LOANS

Funding for Nursing Student Loans
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$13,500,000
1981	13,500,000
1982	6,500,000
1983	860,000
1984	0

SOURCE: Division of Student Assistance, Bureau of Health Resources and Services Administration, Public Health Service, U.S. Department of Health and Human Services.

The Nursing Student Loan program provides long-term, low-interest loans for students in accredited schools of nursing education. The participating schools select the recipients and determine the amount of assistance a student requires. Students may borrow $2,500 for an academic year, or the amount of financial need, whichever is less. The cumulative amount of these loans may not exceed $10,000. The interest rate is six percent for all commitments made after August 13, 1981 and students have a ten-year period in which to repay the loan. In certain cases, payments may be deferred.

In FY 1984, no appropriations were made for this program. However, loans will continue to be made from the institutions' revolving funds.

For more information, contact Bruce Baggitt, Division of Student Assistance, Bureau of Health Professions, Health Resources and Services Administration, Public Health Service, U.S. Department of Health and Human Services, Rockville, MD 20857. The telephone number is (301) 443-4776.

DISTRIBUTION OF NURSING STUDENT LOAN FUNDING
by INSTITUTIONAL CONTROL AND STATE

FY 1980 - FY 1981

	1980-81 (FY 1980)				1981-82 (FY 1981)			
	Public	Independent	Other*	Total	Public	Independent	Other*	Total
TOTAL	$ 7,350,252	$ 4,189,806	$ 1,824,942	$ 13,365,000	$ 3,675,050	$ 1,864,132	$ 975,018	$ 6,514,200
Alabama	207,249	82,494	13,560	303,303	86,448	39,182	7,264	132,894
Alaska	25,128	0	0	25,128	14,490	0	0	14,490
Arizona	187,479	0	0	187,479	100,120	2,122	0	102,242
Arkansas	83,762	7,579	0	91,341	43,029	3,673	0	46,702
California	601,823	99,754	65,826	767,403	357,800	52,078	32,039	441,917
Colorado	34,864	37,895	8,776	81,535	43,589	10,204	4,490	58,283
Connecticut	45,474	116,718	39,092	201,284	32,952	47,387	19,755	100,094
Delaware	74,433	7,579	4,388	86,400	7,347	39,591	2,245	49,183
District of Columbia	2,500	117,113	6,382	125,995	0	47,470	1,305	48,775
Florida	276,520	42,030	39,890	358,440	104,438	24,531	13,714	142,683
Georgia	96,554	44,159	4,547	145,260	64,167	20,939	611	85,717
Hawaii	29,277	0	0	29,277	13,265	0	0	13,265
Idaho	19,944	0	0	19,944	15,508	0	0	15,508
Illinois	257,318	261,230	117,884	636,432	109,005	105,425	47,468	261,898
Indiana	135,934	126,784	55,712	318,430	67,221	67,833	29,386	164,440
Iowa	106,983	56,325	64,625	227,933	52,451	25,384	34,977	112,812
Kansas	96,610	35,273	29,518	161,401	46,040	18,367	11,351	75,758
Kentucky	151,096	28,135	17,552	196,783	46,690	11,918	8,571	67,179
Louisiana	122,706	23,535	45,474	191,715	56,105	9,184	21,633	86,922
Maine	69,807	9,573	7,579	86,959	24,694	13,306	18,245	56,245
Maryland	157,992	0	23,562	181,554	76,284	0	16,693	92,977
Massachusetts	276,359	210,721	129,479	616,559	117,437	119,218	62,153	298,808
Michigan	340,890	48,265	34,560	423,715	146,191	25,264	11,836	183,291
Minnesota	163,998	123,416	62,705	350,119	64,079	51,754	29,672	145,505
Mississippi	101,537	30,315	0	131,852	65,916	15,305	0	81,221
Missouri	82,511	80,576	92,545	255,632	41,099	46,816	38,161	126,076
Montana	69,090	13,961	0	83,051	36,449	7,143	0	43,592
Nebraska	31,805	51,058	81,295	164,158	18,979	23,305	40,897	83,181
Nevada	15,954	0	0	15,954	8,572	0	0	8,572
New Hampshire	8,377	29,918	13,562	51,857	0	15,306	4,082	19,388
New Jersey	97,427	83,051	61,483	241,961	86,714	34,694	31,386	152,794
New Mexico	48,583	23,294	0	71,877	18,695	11,183	0	29,878
New York	760,429	814,981	177,184	1,752,594	314,957	366,083	92,078	773,118
North Carolina	214,040	39,942	13,164	267,146	108,975	21,959	5,714	136,648
North Dakota	51,219	29,436	19,864	100,519	31,713	14,653	10,775	57,141
Ohio	247,822	311,061	72,597	631,480	192,283	27,275	139,669	359,227
Oklahoma	101,821	43,878	7,977	153,676	51,715	16,408	1,800	69,923
Oregon	117,511	11,976	27,125	156,603	51,996	6,122	13,877	71,995
Pennsylvania	161,342	422,093	236,393	819,828	72,886	208,524	106,360	387,770
Rhode Island	91,968	24,731	8,766	125,475	42,081	13,265	4,490	59,836
South Carolina	82,132	11,967	0	94,099	52,488	6,530	0	59,018
South Dakota	53,293	31,912	23,934	109,139	27,469	23,633	11,428	62,530
Tennessee	155,171	82,331	56,802	294,304	54,161	41,755	29,263	125,179
Texas	273,591	170,436	43,081	487,108	195,794	57,427	17,265	270,486
Utah	56,053	5,983	0	62,036	10,816	3,061	0	13,877
Vermont	43,317	11,568	0	54,885	21,753	5,306	0	27,059
Virginia	185,210	65,019	41,577	291,806	105,832	35,715	20,163	161,710
Washington	171,738	63,345	0	235,083	94,461	27,305	0	121,766
West Virginia	62,316	39,010	0	101,326	31,571	20,078	6,939	58,588
Wisconsin	322,270	97,571	76,472	496,313	145,841	52,695	27,263	225,779
Wyoming	29,518	0	0	29,518	3,763	0	0	3,763
Puerto Rico	146,316	121,824	0	268,140	97,710	27,756	0	125,466
Virgin Islands	3,191	0	0	3,191	1,101	0	0	1,101

* Refers to hospitals and schools of nursing not affiliated with colleges or universities.

Source: Division of Student Assistance Bureau of Health Professions, Health Resources and Services Administration, Public Health Service, U.S.

SOCIAL SECURITY STUDENT BENEFITS

Funding for Social Security Student Benefits
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$1,700,000,000
1981	1,900,000,000
1982	1,500,000,000
1983	700,000,000
1984	200,000,000

*Estimated disbursements to students attending postsecondary institutions.

SOURCE: Bureau of Retirement and Survivors Insurance, Social Security Administration, U.S. Department of Health and Human Services.

The Social Security Student Benefits program provides monthly benefits to students because of death, disability, or retirement of a parent (or, under certain conditions a grandparent) who has worked long enough to qualify for social security. The program allows students in accredited, (or if unaccredited, an institution whose credits are accepted by at least three accredited schools) institutions of postsecondary education.

Because of changes in the Social Security legislation, student benefit provisions were changed to reduce the number of beneficiaries eligible for student benefits. The changes eliminated certain categories of students from participating in the program and calls for a gradual reduction in benefits through August 1985 when the program will offer no benefits.

For more information, contact the Bureau of Retirement and Survivors Insurance, Social Security Administration, U.S. Department of Health and Human Services, Baltimore, MD 21235. The telephone number is (301) 594-0345.

INDIAN HIGHER EDUCATION GRANTS

Funding for Indian Higher Education Grants
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$27,398,300
1981	26,918,700
1982	27,371,000
1983	27,157,000
1984	26,197,000

SOURCE: Office of Indiana Education Programs, Bureau of Indian Affairs, U.S. Department of the Interior.

The purpose of the Indian Higher Education Grants program is to provide financial aid to eligible undergraduate, graduate, and professional students who attend accredited institutions of higher education. Grants may be used for tuition, fees, textbooks, and miscellaneous textbooks directly related to attendance at college. Grant recipients must be at least one-fourth Indian and meet financial criteria.

For more information, contact Donald Standing Elk, Office of Indian Education Programs, Bureau of Indian Affairs, U.S. Department of the Interior, Washington, DC 20245. The Telephone number is (202) 343-7387.

VETERANS EDUCATION BENEFITS

Funding for Veterans' Education Benefits
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$2,349,633,000
1981	2,067,344,000
1982	1,706,398,000
1983	1,702,595,000
1984	1,418,326,000

SOURCE: Budget Office, Veterans Administration

Veterans' Education benefits are spread among four programs: (1) the G.I. Bill Educational Assistance Program; (2) the Vocational Rehabilitation Program; (3) the Dependents' and Survivors' Educational Assistance Program; and (4) the Post-Vietnam Era Veterans' Educational Assistance Program.

G.I. Bill Educational Assistance. The current G.I. Bill became effective on June 1, 1966. It was enacted by the Congress to provide educational or vocational opportunities to veterans whose educational plans may have been impeded by service in the Armed Forces after January 31, 1955. Also, these opportunities were made available to service personnel on active duty who had completed 181 or more days of service. Individuals who complete 18 or more months of active duty in the Armed Forces are eligible for up to 45 months of full-time schooling or on-the-job training.

DISTRIBUTION OF VETERANS ADMINISTRATION EDUCATION BENEFITS BY PROGRAM

FY 1980 - FY 1984

Program	1980	1981	1982	Current Plan 1983	Current Plan 1984
G.I. Bill Educational Assistance Program	$2,066,584,000	$1,983,090,000	$1,649,877,000	$1,334,046,000	$1,032,444,000
Vocational Rehabilitation Program	87,980,000	113,876,000	116,284,000	126,685,000	130,852,000
Dependents' and Survivors' Educational Assistance Program	194,147,000	204,779,000	196,626,000	192,814,000	186,930,000
Post-Vietnam Era Veterans' Educational Assistance Program	922,000	4,603,000	21,657,000	49,050,000	68,100,000
Total	$3,349,633,000	$2,067,344,000	$1,706,595,000	$1,702,595,000	$1,418,326,000

Source: Budget Office, Veterans Administration

INDIVIDUALS IN COLLEGE UNDER THE G.I. BILL EDUCATION ASSISTANCE PROGRAM

FY 1979 - FY 1982

	FY 1979	FY 1980	FY 1981	FY 1982
TOTAL	$ 967,790	$ 842,088	$ 736,018	$ 620,341
Alabama	21,180	17,930	15,691	13,164
Alaska	2,000	2,176	2,011	1,802
Arizona	23,257	20,429	17,928	16,097
Arkansas	8,472	7,425	6,646	5,452
California	155,617	132,644	115,454	98,993
Colorado	18,516	15,963	14,593	12,892
Connecticut	8,737	7,131	5,931	4,983
Delaware	2,440	2,188	1,899	1,617
District of Columbia	8,054	6,646	5,434	4,278
Florida	45,465	41,055	36,330	31,436
Georgia	18,909	16,621	14,368	12,772
Hawaii	8,855	6,909	6,127	5,331
Idaho	4,073	3,840	3,734	3,464
Illinois	38,936	34,529	30,438	24,796
Indiana	16,346	15,507	14,532	12,360
Iowa	7,392	6,583	5,944	4,977
Kansas	9,947	8,528	7,851	6,780
Kentucky	11,723	10,741	9,403	7,658
Louisiana	10,805	9,053	7,676	6,629
Maine	4,586	3,825	3,188	2,791
Maryland	21,136	18,851	16,078	13,354
Massachusetts	24,801	20,286	16,638	12,732
Michigan	30,784	28,233	24,698	19,865
Minnesota	11,330	9,957	8,838	7,446
Mississippi	7,233	6,143	5,445	4,511
Missouri	19,981	17,371	15,787	13,323
Montana	2,765	2,466	2,326	2,102
Nebraska	7,941	6,913	6,432	5,618
Nevada	4,622	3,929	3,669	3,391
New Hampshire	4,723	4,106	3,629	3,210
New Jersey	16,771	13,454	10,527	8,090
New Mexico	7,318	6,536	5,838	5,185
New York	43,564	35,686	28,945	22,844
North Carolina	27,836	23,972	20,653	17,945
North Dakota	2,428	2,305	2,226	1,819
Ohio	31,685	28,037	24,958	21,765
Oklahoma	17,615	14,977	12,931	10,701
Oregon	13,496	12,304	11,385	10,176
Pennsylvania	28,861	23,873	20,002	16,730
Rhode Island	4,670	3,867	3,102	2,419
South Carolina	18,904	16,404	14,441	12,446
South Dakota	2,771	2,255	2,083	1,814
Tennessee	19,112	17,089	14,652	9,458
Texas	79,004	70,227	60,764	51,053
Utah	7,869	7,137	6,358	5,330
Vermont	933	803	667	556
Virginia	27,409	24,521	22,345	19,760
Washington	23,755	22,717	20,832	18,075
West Virginia	7,145	5,471	4,556	3,565
Wisconsin	13,945	12,010	10,877	9,229
Wyoming	1,685	1,540	1,555	1,519
Guam	6,233	5,112	4,125	3,306
All Others	4,155	4,084	3,478	2,732

Source: Reports and Statistics Service, Office of the Controller, Veterans Administration.

The Vocational Rehabilitation Program. The purpose of this program is to aid veterans who need vocational rehabilitation in order to overcome a disability resulting from a service-connected incident. They may receive up to 48 months of education or training "to restore their employability." The full price of their training is paid by The Veterans Administration and, in addition, they receive a subsistence allowance while in training and for two months after rehabilitation.

INDIVIDUALS IN COLLEGE UNDER THE VOCATIONAL REHABILITATION PROGRAM

FY 1979 - FY 1982

	FY 1979	FY 1980	FY 1981	FY 1982
TOTAL	$ 21,672	$ 18,854	$ 21,730	$ 22,095
Alabama	774	790	850	728
Alaska	30	16	19	25
Arizona	305	268	335	357
Arkansas	151	159	207	213
California	1,296	1,027	1,229	1,270
Colorado	863	739	864	880
Connecticut	217	213	201	198
Delaware	87	84	106	101
District of Columbia	294	228	211	204
Florida	618	563	673	649
Georgia	481	404	524	612
Hawaii	145	116	154	150
Idaho	138	125	173	173
Illinois	366	371	471	479
Indiana	798	784	846	811
Iowa	241	222	249	242
Kansas	284	237	276	216
Kentucky	361	295	328	324
Louisiana	132	134	152	150
Maine	211	222	278	309
Maryland	404	350	418	448
Massachusetts	488	399	370	327
Michigan	700	660	765	739
Minnesota	171	157	164	159
Mississippi	103	89	116	153
Missouri	293	261	280	294
Montana	94	100	124	121
Nebraska	230	179	215	220
Nevada	177	152	161	207
New Hampshire	361	361	356	315
New Jersey	594	566	606	605
New Mexico	206	184	250	313
New York	1,111	898	949	938
North Carolina	495	439	518	586
North Dakota	60	64	87	73
Ohio	1,211	873	965	950
Oklahoma	461	371	428	450
Oregon	643	561	657	713
Pennsylvania	680	637	724	747
Rhode Island	199	119	127	127
South Carolina	230	248	287	291
South Dakota	235	207	225	234
Tennessee	329	265	359	457
Texas	1,947	1,624	1,909	1,856
Utah	294	288	316	291
Vermont	142	108	127	124
Virginia	463	441	534	572
Washington	591	496	526	538
West Virginia	320	233	255	228
Wisconsin	328	272	387	518
Wyoming	32	23	47	46
Puerto Rico	234	183	266	301
All Others	54	49	66	63

Source: Reports and Statistics Service, Office of the Controller, Veterans Administration.

The Dependents' and Survivors' Educational Assistance Program. This program serves dependents or survivors of those veterans who died from service-connected causes or whose service-connected disability is rated permanent and total, or who died while they had a disability. Spouses and children of service personnel who are missing in action or held as a prisoner by a foreign government for more than 90 days are also eligible to participate in this program. Up to 45 months of full-time training is provided in approved schools and on-the-job training programs.

INDIVIDUALS IN COLLEGE UNDER THE DEPENDENTS' AND SURVIVORS' EDUCATIONAL ASSISTANCE PROGRAM

FY 1979 - FY 1982

	FY 1979	FY 1980	FY 1981	FY 1982
TOTAL	$ 91,892	$ 86,282	$ 84,697	$ 81,155
Alabama	2,382	2,157	2,059	2,025
Alaska	62	82	69	64
Arizona	2,478	2,278	2,074	2,049
Arkansas	1,379	1,332	1,306	1,201
California	10,813	9,640	9,153	8,784
Colorado	1,630	1,525	1,549	1,454
Connecticut	556	503	447	433
Delaware	206	207	217	225
District of Columbia	437	406	359	324
Florida	6,650	6,355	6,328	5,996
Georgia	2,510	2,391	2,381	2,281
Hawaii	551	418	451	399
Idaho	375	358	378	381
Illinois	1,470	1,395	1,359	1,283
Indiana	1,001	977	1,067	1,086
Iowa	550	492	502	483
Kansas	850	803	790	756
Kentucky	1,291	1,260	1,283	1,316
Louisiana	1,217	1,154	1,129	1,077
Maine	550	489	481	484
Maryland	1,456	1,315	1,296	1,272
Massachusetts	2,813	2,549	2,442	2,253
Michigan	2,187	2,078	2,066	2,009
Minnesota	803	757	724	665
Mississippi	1,171	1,092	1,105	994
Missouri	1,344	1,281	1,333	1,280
Montana	300	282	245	215
Nebraska	657	641	656	627
Nevada	297	260	234	265
New Hampshire	394	407	441	423
New Jersey	1,276	1,194	1,138	1,113
New Mexico	930	834	847	782
New York	4,557	4,293	4,095	3,800
North Carolina	3,116	2,999	3,069	3,085
North Dakota	159	151	171	164
Ohio	1,880	1,879	2,029	1,938
Oklahoma	2,260	2,142	2,022	1,886
Oregon	961	882	860	871
Pennsylvania	2,358	2,298	2,250	2,232
Rhode Island	527	521	509	503
South Carolina	1,557	1,465	1,494	1,475
South Dakota	248	216	209	212
Tennessee	1,634	1,596	1,574	1,529
Texas	9,031	8,482	8,250	7,629
Utah	665	651	657	622
Vermont	193	223	186	166
Virginia	2,965	2,855	2,941	2,878
Washington	2,209	2,089	2,146	2,029
West Virginia	639	608	586	565
Wisconsin	1,139	1,029	987	1,002
Wyoming	166	150	144	152
Guam	2,341	2,278	2,292	2,257
All Others	2,701	2,563	2,317	2,161

Source: Reports and Statistics Service, Office of the Controller, Veterans Administration.

The Post-Vietnam Era Educational Assistance Program. This was enacted to provide educational assistance to those persons who entered the armed forces after December 31, 1976. Eligible individuals participate in a payroll deduction plan whereby the individual sets aside from $25 to $100 per month, up to a maximum of $2,700, which the federal government will match on a 2 to 1 basis when the person enters training or an educational institution.

INDIVIDUALS IN COLLEGE UNDER THE POST-VIETNAM ERA
VETERANS' EDUCATIONAL ASSISTANCE PROGRAM

	FY 1982		
TOTAL	$ 23,517		
Alabama	367	Nebraska	195
Alaska	56	Nevada	65
Arizona	515	New Hampshire	106
Arkansas	129	New Jersey	500
California	2,736	New Mexico	253
Colorado	444	New York	1,635
Connecticut	266	North Carolina	520
Delaware	63	North Dakota	131
District of Columbia	133	Ohio	941
Florida	1,395	Oklahoma	311
Georgia	461	Oregon	326
Hawaii	168	Pennsylvania	1,045
Idaho	124	Rhode Island	122
Illinois	994	South Carolina	306
Indiana	397	South Dakota	83
Iowa	210	Tennessee	396
Kansas	217	Texas	1,424
Kentucky	274	Utah	125
Louisiana	262	Vermont	47
Maine	117	Virginia	633
Maryland	573	Washington	509
Massachusetts	734	West Virginia	107
Michigan	748	Wisconsin	430
Minnesota	714	Wyoming	60
Mississippi	163		
Missouri	431	Guam	381
Montana	117	All Others	58

Source: Reports and Statistics Service, Office of the Controller, Veterans Administration.

GRADUATE AND PROFESSIONAL OPPORTUNITIES

Funding for GPOP
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$ 8,850,000
1981	10,000,000
1982	8,640,000
1983	10,000,000
1984	11,000,000

SOURCE: Graduate Programs Branch, Office of Postsecondary Education, U.S. Department of Education.

The Graduate and Professional Opportunities program (GPOP) provides graduate fellowships to minorities and women for masters and doctoral degrees in concentrations where they have been or are under-represented. Fellowships are based on financial need and equal up to $4,500 per 12-month period. Fellowship recipients must be full-time students and are not renewed beyond a 36-month period. In addition, an institutional allowance of $3,900 per year is provided for each fellow enrolled in the program.

During the past five fiscal years, fellowships have been awarded in these approximate proportions: 50 percent Black; 20 percent Hispanic; 5 percent Asian American; 3 percent Native American; and 20 percent White female. And, approximately 30 percent of the fellowships are awarded to students attending independent colleges and universities.

For more information, contact Louis Venuto, Graduate Programs Branch, Office of Postsecondary Education, U.S. Department of Education, Washington, DC 20202. The telephone number is (202) 245-2347.

DISTRIBUTION OF GPOP FUNDING
BY INSTITUTIONAL CONTROL AND STATE
FY 1980 - FY 1982

	FY 1980			FY 1981			FY 1982		
	Public	Independent	Total	Public	Independent	Total	Public	Independent	Total
TOTAL	$5,860,308	$ 2,914,210	$ 8,774,518	$ 7,062,881	$ 3,153,081	$10,215,962	$5,931,800	$ 2,433,900	$ 8,365,700
Alabama	154,680	75,840	230,520	178,454	84,000	262,454	176,400	33,600	210,000
Alaska	0	0	0	0	0	0	0	0	0
Arizona	252,000	0	252,000	272,544	0	272,544	153,300	0	153,300
Arkansas	50,400	0	50,400	50,400	0	50,400	16,800	0	16,800
California	167,592	257,400	424,992	408,624	231,389	640,013	310,800	161,000	471,800
Colorado	50,400	42,000	92,400	0	16,800	16,800	16,800	33,600	50,400
Connecticut	0	201,600	201,600	0	184,800	184,800	0	176,400	176,400
Delaware	25,200	0	25,200	25,200	0	25,200	33,600	0	33,600
District of Columbia	0	138,396	138,396	0	176,400	176,400	0	195,300	195,300
Florida	460,320	0	460,320	520,800	0	520,800	512,400	0	512,400
Georgia	278,760	38,160	316,920	293,994	109,200	403,194	215,600	151,200	366,800
Hawaii	0	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0	0
Illinois	198,300	158,220	356,520	310,800	126,000	436,800	378,000	67,200	445,200
Indiana	188,280	100,800	289,080	193,200	100,800	294,000	243,600	58,800	302,400
Iowa	168,000	0	168,000	84,000	0	84,000	134,400	16,800	151,200
Kansas	0	0	0	42,000	0	42,000	42,000	0	42,000
Kentucky	134,400	0	134,400	210,000	0	210,000	117,600	0	117,600
Louisiana	0	0	0	16,800	0	16,800	0	0	0
Maine	0	0	0	0	0	0	0	0	0
Maryland	92,640	25,200	117,840	84,000	25,200	109,200	126,000	25,200	151,200
Massachusetts	84,000	360,600	444,600	58,300	365,319	424,119	0	189,000	189,000
Michigan	188,040	0	188,040	201,600	0	201,600	226,800	0	226,800
Minnesota	239,760	0	239,760	214,906	0	214,906	142,800	0	142,800
Mississippi	149,280	0	149,280	193,200	0	193,200	191,800	0	191,800
Missouri	109,200	219,528	328,728	184,800	230,624	415,424	168,000	174,300	342,300
Montana	33,600	0	33,600	0	0	0	0	0	0
Nebraska	25,200	84,000	109,200	75,600	84,000	159,600	79,800	58,800	138,600
Nevada	0	0	0	0	0	0	0	0	0
New Hampshire	33,600	0	33,600	67,200	0	67,200	50,400	0	50,400
New Jersey	142,800	25,200	168,000	201,600	100,800	302,400	138,600	92,400	231,000
New Mexico	252,912	0	252,912	310,800	0	310,800	278,600	0	278,600
New York	432,660	474,960	907,620	370,246	518,700	888,946	302,400	345,100	647,500
North Carolina	130,560	25,200	155,760	218,400	71,400	289,800	235,200	33,600	268,800
North Dakota	0	0	0	0	0	0	0	0	0
Ohio	570,144	0	570,144	515,223	25,200	540,423	327,600	25,200	352,800
Oklahoma	143,280	0	143,280	285,930	0	285,930	235,200	0	235,200
Oregon	0	0	0	0	0	0	33,600	0	33,600
Pennsylvania	226,800	176,640	403,440	436,800	176,400	613,200	153,300	210,000	363,300
Rhode Island	0	249,780	249,780	0	212,554	212,554	0	193,200	193,200
South Carolina	0	0	0	0	0	0	16,800	0	16,800
South Dakota	33,600	0	33,600	33,600	0	33,600	33,600	0	33,600
Tennessee	70,140	92,400	162,540	107,800	221,095	328,895	176,400	67,200	243,600
Texas	92,400	25,200	117,600	218,400	0	218,400	226,800	16,800	243,600
Utah	42,000	0	42,000	75,600	0	75,600	84,000	0	84,000
Vermont	0	0	0	0	0	0	0	0	0
Virginia	248,400	25,200	273,600	252,000	0	252,000	151,200	25,200	176,400
Washington	109,200	67,200	176,400	98,700	75,600	174,300	25,200	50,400	75,600
West Virginia	0	0	0	0	0	0	0	0	0
Wisconsin	281,760	50,686	332,446	250,860	16,800	267,660	176,400	0	176,400
Wyoming	0	0	0	0	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	33,600	33,600

SOURCE: Graduate Programs Branch, Office of Postsecondary Education, U.S. Department of Education.

LEGAL TRAINING FOR THE DISADVANTAGED

Funding for Legal Training
for the Disadvantaged
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$1,000,000
1981	1,000,000
1982	960,000
1983	1,000,000
1984	1,000,000

SOURCE: Council on Legal Education Opportunity.

The Legal Training for the Disadvantaged program provides fellowships to persons from disadvantaged backgrounds, as determined by the Secretary of Education, to undertake training in the legal profession. The Council on Legal Education Opportunity (CLEO) was established to help bring about an increase in the number of lawyers from minority and disadvantaged groups.

Funds are granted directly to CLEO which makes the awards and administers the program. Prior to entering law school, fellowship recipients attend a six-week intensive summer pre-law preparation program. Each student is supported by a $1,000 fellowship during each of the three years that he or she attends law school.

For more information, contact Linda Flores, Council on Legal Education Opportunity, 818 18th Street, N.W., Washington, D.C. 20006. The telephone number is (202) 785-4840.

HEALTH EDUCATION ASSISTANCE LOANS

Loan Volume for HEAL
FY 1980-FY 1984

Fiscal Year	Loan Volume
1980	$28,633,000
1981	34,679,000
1982	92,893,000
1983	161,500,000
1984	250,000,000(est)

SOURCE: Division of Student Assistance, Health Resources Administrations, Public Health Service. U.S. Department of Health and Human Services.

The Health Education Assistance Loan (HEAL) program authorizes federally insured loans through banks, credit unions, savings and loan associations, pension funds, insurance companies, and eligible educational institutions for educational expenses at health professions institutions. Repayment begins nine months after students stop carrying a full-time academic schedule. Deferment of principal payment may be granted under certain circumstances. And, at the option of the federal government, a student may enter into a contract to repay the loan through service in the National Health Service Corps or private practice in "health manpower shortage areas." Approximately 70 percent of the loans are made to students attending independent colleges, universities, or health professions schools.

For more information, contact Norman Brooks, HEAL Branch, Division of Student Assistance, Health Resources Administration, Public Health Service, U.S. Department of Health and Human Services, Rockville, MD 20857. The telephone number is (202) 443-1540.

DISTRIBUTION OF HEAL LOAN VOLUME
BY INSTITUTIONAL CONTROL AND STATE
FY 1980 - FY 1981

	(FY 1980)			FY 1981		
	Public	Independent	Total	Public	Independent	Total
TOTAL	$6,257,327	$19,340,373	$25,595,700	$27,069,341	$65,822,265	$92,891,606
Alabama	5,000	270,305	275,305	144,051	254,760	398,811
Alaska	0	0	0	0	0	0
Arizona	9,775	0	9,775	98,485	0	98,485
Arkansas	447,000	0	447,000	439,929	0	439,929
California	224,902	3,188,362	3,413,264	1,814,649	8,968,680	10,783,329
Colorado	222,653	0	222,653	131,641	0	131,641
Connecticut	122,830	0	122,830	205,035	222,753	427,788
Delaware	0	0	0	0	0	0
District of Columbia	0	958,660	958,660	0	5,777,088	5,777,088
Florida	77,937	255,486	333,423	71,208	1,618,985	1,690,193
Georgia	11,510	159,843	171,353	4,910	4,722,953	4,727,863
Hawaii	51,471	0	51,471	30,206	0	30,206
Idaho	0	0	0	0	0	0
Illinois	1,367,153	2,488,839	3,855,992	3,305,130	3,683,071	6,718,201
Indiana	0	0	0	5,745	0	5,745
Iowa	18,930	329,785	348,715	2,015,322	871,927	2,887,249
Kansas	0	0	0	2,485	0	2,485
Kentucky	121,948	0	121,948	131,712	0	131,712
Louisiana	18,310	191,889	210,199	30,770	713,035	743,805
Maine	84,500	0	84,500	1,085,494	0	1,085,494
Maryland	23,750	9,435	33,185	76,832	94,507	171,339
Massachusetts	27,580	1,807,700	1,835,280	5,344,517	295,170	5,639,687
Michigan	208,320	455,734	664,054	379,909	214,298	594,207
Minnesota	92,350	25,800	118,150	0	120,629	120,629
Mississippi	40,569	0	40,569	97,980	0	97,980
Missouri	173,050	562,900	735,950	1,762,942	5,035,995	6,798,937
Montana	0	0	0	0	0	0
Nebraska	0	104,900	104,900	13,000	428,444	441,444
Nevada	0	0	0	31,170	0	31,170
New Hampshire	0	0	0	0	195,500	195,500
New Jersey	150,715	45,000	195,715	325,903	306,205	632,108
New Mexico	135,886	0	135,886	54,625	0	54,625
New York	65,000	351,632	416,632	1,355,346	4,078,888	5,434,234
North Carolina	0	3,000	3,000	18,000	171,500	189,500
North Dakota	0	15,896	15,896	2,000	0	2,000
Ohio	551,278	1,291,670	1,842,948	1,304,895	1,767,990	3,072,885
Oklahoma	128,472	327,539	456,011	279,412	741,056	1,020,468
Oregon	0	0	0	0	375,972	375,972
Pennsylvania	923,846	2,239,074	3,162,922	3,959,765	4,608,275	8,568,040
Rhode Island	0	0	0	65,840	0	65,840
South Carolina	57,445	0	57,445	0	100,177	100,177
South Dakota	190,300	0	190,300	121,131	0	121,131
Tennessee	25,000	1,519,648	1,544,648	84,725	3,922,553	4,007,278
Texas	503,107	75,426	578,533	784,374	2,106,050	2,890,424
Utah	0	0	0	0	0	0
Vermont	0	0	0	393,840	0	393,840
Virginia	71,180	10,000	81,180	48,505	1,552,002	1,600,507
Washington	20,000	0	20,000	84,414	0	84,414
West Virginia	83,560	0	83,560	221,084	0	221,084
Wisconsin	0	2,651,850	2,651,850	498,600	11,426,280	11,924,880
Wyoming	0	0	0	0	0	0
Puerto Rico	0	735,312	735,312	513,760	1,447,522	1,961,282

SOURCE: Division of Student Assistance, Health Resources Administration, Public Health Service, U.S. Department of Health and Human Services.

HEALTH PROFESSIONS STUDENT LOANS

Funding for Health Professions Student Loans
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$ 16,500,000
1981	16,500,000
1982	5,600,000
1983	1,000,000
1984	0*

* Loans will be made from institutional revolving funds

SOURCE: Student and Institutional Assistance Branch, Health Services Administration, Public Health Service, U.S Department of Health and Human Services.

The Health Professions Student Loan Program provides long-term, low-interest loans to students in accredited schools of medicine, dentistry, osteopathy, optometry, pharmacy, podiatry, and veterinary medicine. Each institution participating in this program is responsible for selecting the recipients of loans and for determining the amount of assistance a student requires. Funds are allocated to schools by a statutory formula in order to capitalize student loan funds.

The maximum amount a student may borrow for each academic year is the amount of tuition plus $2,500 or the amount of financial need, whichever is less. The interest rate is nine percent repayable over a ten year period.

For more information, contact Bruce Baggitt, Student and Institutional Assistance Branch, Health Services Administration, Public Health Service, U.S. Department of Health and Human Services, Rockville, Maryland 20857. The telephone number is (301) 443-4776.

DISTRIBUTION OF HEALTH PROFESSIONS STUDENT LOAN PROGRAM FUNDING
BY INSTITUTIONAL CONTROL AND STATE
FY 1980 - FY 1982

	FY 1980			FY 1981			FY 1982		
	Public	Independent	Total	Public	Independent	Total	Public	Independent	Total
TOTAL	$ 9,028,819	$ 7,259,458	$ 16,288,277	$ 9,375,009	$ 6,959,991	$ 16,335,000	$ 3,210,675	$ 2,372,925	$ 5,583,600
Alabama	206,318	81,618	287,936	182,927	70,055	252,982	71,413	18,877	90,290
Alaska	0	0	0	0	0	0	0	0	0
Arizona	78,834	0	78,834	47,242	0	47,242	15,582	0	15,582
Arkansas	31,798	0	31,798	67,042	0	67,042	9,082	0	9,082
California	589,653	602,839	1,192,492	539,543	543,415	1,082,958	231,647	178,310	409,957
Colorado	171,590	0	171,590	157,562	0	157,562	51,868	0	51,868
Connecticut	79,129	61,104	140,223	72,741	59,857	132,598	23,819	20,480	44,299
Delaware	0	0	0	0	0	0	0	0	0
District of Columbia	0	440,290	440,290	0	408,804	408,804	0	137,661	137,661
Florida	258,630	93,197	351,827	181,316	140,249	321,565	59,479	28,717	88,196
Georgia	291,612	134,664	426,276	237,417	173,801	411,218	77,484	56,364	130,848
Hawaii	43,374	0	43,374	37,578	0	37,578	12,377	0	12,377
Idaho	38,098	0	38,098	3,690	0	3,690	0	0	0
Illinois	643,055	547,303	1,190,358	510,914	644,206	1,155,120	151,108	239,394	390,502
Indiana	368,047	0	368,047	371,160	0	371,160	120,948	0	120,948
Iowa	117,881	137,888	255,769	211,247	114,750	325,997	70,701	44,967	115,668
Kansas	143,437	0	143,347	146,825	0	146,825	63,358	0	63,358
Kentucky	232,987	0	232,987	250,838	0	250,838	80,675	0	80,675
Louisiana	30,000	120,889	150,889	159,551	80,526	240,077	62,332	34,282	96,614
Maine	23,738	0	23,738	31,002	0	31,002	0	12,065	12,065
Maryland	70,000	70,336	140,336	201,047	64,421	265,468	65,759	21,371	87,130
Massachusetts	60,812	749,231	810,043	55,698	676,957	732,655	18,254	221,182	239,436
Michigan	581,007	50,261	631,268	526,908	44,960	571,868	202,041	14,024	216,065
Minnesota	354,463	24,178	378,641	325,056	22,009,	347,065	102,711	7,168	109,879
Mississippi	129,095	0	129,095	146,959	0	146,959	48,751	0	48,751
Missouri	299,075	392,859	691,934	286,401	358,743	645,144	95,232	116,114	211,346
Montana	0	0	0	0	0	0	0	0	0
Nebraska	17,582	238,997	256,579	137,289	100,388	237,677	48,350	42,520	90,870
Nevada	28,133	0	28,133	26,841	0	26,841	8,014	0	8,014
New Hampshire	0	29,012	29,012	0	28,452	28,452	0	10,685	10,685
New Jersey	229,636	48,795	278,431	211,916	44,960	256,876	73,728	14,915	88,643
New Mexico	80,590	0	80,590	67,103	0	67,103	13,178	0	13,178
New York	506,271	1,270,890	1,777,161	541,056	1,139,309	1,680,365	160,100	412,896	572,996
North Carolina	194,129	132,352	326,481	223,323	123,070	346,393	78,001	40,871	118,872
North Dakota	31,357	0	31,357	28,720	0	28,720	9,839	0	9,839
Ohio	746,182	256,728	1,002,910	706,273	308,013	1,014,286	245,361	102,089	347,450
Oklahoma	80,005	57,438	137,443	109,142	65,226	174,368	55,520	22,793	78,313
Oregon	113,270	49,236	162,506	103,743	45,094	148,837	34,415	15,138	49 553
Pennsylvania	479,458	1,112,935	1,592,393	559,523	890,220	1,449,743	159,122	314,816	473,938
Rhode Island	74,732	35,901	110,633	73,815	33,955	107,770	21,237	11,442	32,679
South Carolina	176,278	0	176,278	153,156	0	153,156	65,982	0	65,982
South Dakota	57,883	0	57,883	59,186	0	59,186	19,367	0	19,367
Tennessee	165,875	251,305	417,180	152,194	235,538	387,732	63,667	70,433	.34,100
Texas	452,451	98,649	551,100	674,406	192,054	866,460	191,712	70,032	261,744
Utah	106,237	0	106,237	54,354	0	54,354	29,161	0	29,161
Vermont	53,192	0	53,192	47,913	0	47,913	16,339	0	16,339
Virginia	40,297	89,970	130,267	195,625	38,653	234,278	96,079	12,822	108,901
Washington	226,526	0	226,526	0	175,411	175,411	67,676	0	67,676
West Virginia	50,992	0	50,992	98,927	0	98,927	42,650	0	42,650
Wisconsin	275,190	80,953	355,783	181,183	136,895	318,078	45,501	60,774	106,275
Wyoming	0	0	0	0	0	0	0	0	0
Puerto Rico	-	-	-	218,657	0	218,657	32,055	19,723	51,778

Source: Student and Institutional Assistance Branch, Health Services Administration, Public Health Service, U.S. Department of Health and Human Services.

NATIONAL HEALTH SERVICE CORPS SCHOLARSHIPS

Funding for NHSC Scholarships
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$ 79,000,000
1981	63,400,000
1982	42,500,000
1983	15,842,000
1984	6,300,000

*FY 1984 amount does not include funds left over in other programs and used for NHSC scholarships.

SOURCE: NHSC Scholarship Program, Health Services Administration, Public Health Service, U.S. Department of Health and Human Services.

The National Health Service Corps (NHSC) Scholarships Program was established to help assure an adequate supply of physicians, dentists, and other health professionals for service in "health manpower shortage areas" in the United States.

Scholarships support students who pursue full-time courses of study in health professions schools. Recipients are required to perform one year of service for for each year of scholarship support in a health manpower shortage area. Deferment of obligated service for students of medicine, osteopathy, and dentistry is granted for no more than three years to complete internship, residency, or other graduate training.

For more information, contact Juan Jamirez, NHSC Scholarship Program, Health Services Administration, Public Health Service, U.S. Department of Health and Human Services, Rockville, MD 20857. The telephone number is (301) 443-4364.

DISTRIBUTION OF NHSC SCHOLARSHIP FUNDING
BY INSTITUTIONAL CONTROL AND STATE

	FY 1980			FY 1981		
	Public	Independent	Total	Public	Independent	Total
TOTAL	$ 3,720,215	$ 11,151,454	$14,871,669	$ 10,199,008	$ 20,854,745	$31,053,753
Alabama	119,868	7,972	127,840	214,809	2,500	217,309
Alaska	382	0	382	0	0	0
Arizona	31,844	0	31,844	20,247	0	20,247
Arkansas	64,480	0	64,480	58,236	0	58,236
California	470,966	2,116,439	2,587,405	597,795	1,535,127	2,132,922
Colorado	361,710	15,780	377,490	283,558	4,340	287,898
Connecticut	176,846	247,415	424,261	77,881	303,775	381,656
Delaware	2,350	0	2,350	2,860	0	2,860
District of Columbia	0	4,571,546	4,571,546	0	3,530,957	3,530,957
Florida	66,219	233,480	299,699	62,347	204,696	267,043
Georgia	77,389	575,387	652,776	78,921	418,591	497,512
Hawaii	8,340	0	8,340	4,367	0	4,367
Idaho	0	0	0	0	0	0
Illinois	1,752,685	275,625	2,028,310	109,203	1,426,203	1,535,406
Indiana	50,214	0	50,214	53,493	0	53,493
Iowa	61,881	521,125	583,006	77,470	370,400	447,870
Kansas	37,762	0	37,762	27,005	0	27,005
Kentucky	88,718	2,548	91,266	76,824	2,982	79,806
Louisiana	50,185	434,680	484,865	32,520	335,970	368,490
Maine	482,136	0	482,136	0	517,680	517,680
Maryland	284,877	64,953	349,830	194,992	61,478	256,470
Massachusetts	21,492	3,038,167	3,059,659	53,485	2,212,492	2,265,977
Michigan	770,667	20,475	791,142	722,834	22,995	745,829
Minnesota	205,042	49,134	254,176	1,484,438	46,840	1,531,278
Mississippi	68,986	0	68,986	1,677	65,704	67,381
Missouri	118,671	2,588,499	2,707,170	713,227	1,377,062	2,090,289
Montana	5,336	2,530	7,866	4,240	2,588	6,828
Nebraska	34,055	281,472	315,527	31,145	244,544	275,689
Nevada	14,136	0	14,136	7,235	0	7,235
New Hampshire	0	269,715	269,715	0	189,135	189,135
New Jersey	602,819	30,159	632,978	458,654	14,408	473,062
New Mexico	23,722	0	23,722	17,809	0	17,809
New York	832,102	2,809,696	3,641,798	507,286	2,444,424	2,951,710
North Carolina	286,821	163,792	450,613	85,718	287,194	372,912
North Dakota	9,324	0	9,324	9,504	0	9,504
Ohio	631,192	626,645	1,257,837	540,029	501,733	1,041,762
Oklahoma	82,780	73,835	156,615	35,052	111,375	146,427
Oregon	74,451	0	74,451	40,520	0	40,520
Pennsylvania	1,395,919	3,944,136	5,340,055	1,640,912	2,463,251	4,104,163
Rhode Island	2,255	268,290	270,545	0	239,200	239,200
South Carolina	94,177	0	94,177	73,246	0	73,246
South Dakota	58,372	2,920	61,292	35,765	0	35,765
Tennessee	114,617	1,511,482	1,626,099	123,466	1,320,321	1,443,787
Texas	59,751	66,801	126,552	77,019	29,609	106,628
Utah	80,410	0	80,410	48,265	0	48,265
Vermont	138,713	0	138,713	174,194	0	174,194
Virginia	398,182	23,175	629,357	311,866	186,695	498,561
Washington	115,170	15,786	130,956	98,401	13,339	111,740
West Virginia	28,702	0	28,702	22,892	0	22,892
Wisconsin	104,439	450,740	555,179	109,187	363,585	472,772
Wyoming	3,062	0	3,062	2,172	0	2,172
Puerto Rico	0	0	0	796,242	3,552	799,794

Note: Distribution of funds includes amount obligated for tuition and fees only and does not include stipends paid to students.

Source: NHSC Scholarship Program, Health Services Administration, Public Health Service, U.S Department of Health and Human Services.

SCHOLARSHIPS FOR FIRST-YEAR STUDENTS OF EXCEPTIONAL FINANCIAL NEED

Funding for EFN Scholarships
FY 1980 - FY 1984

Fiscal Year	Funding Level
1980	$10,000,000
1981	10,000,000
1982	4,700,000
1983	5,600,000
1984	5,600,000

SOURCE: Student and Institutional Assistance Branch, Health Services Administration, Public Health Service and Human Services.

The Scholarships for First-Year Students of Exceptional Financial Need (EFN Scholarships) program makes funds available to authorized health professions schools to award scholarships to full-time, first-year health professions students.

Scholarships are awarded without a service or financial obligation in order to encourage those needy students, who might otherwise be reluctant to do so, to pursue a career in one of the specified health professions.

Scholarship recipients currently are awarded a monthly stipend of $556 for 12 months, plus payment of tuition, fees and "other reasonable educational costs."

For more information, contact Bruce Baggitt, Student and Institutional Assistance Branch, Health Services Administration, Public Health Service, U.S. Department of Health and Human Services, Rockville, MD 20857. The telephone number is (301) 443-4776.

DISTRIBUTION OF EFN SCHOLARSHIPS
BY INSTITUTIONAL CONTROL AND STATE
FY 1980 - FY 1982

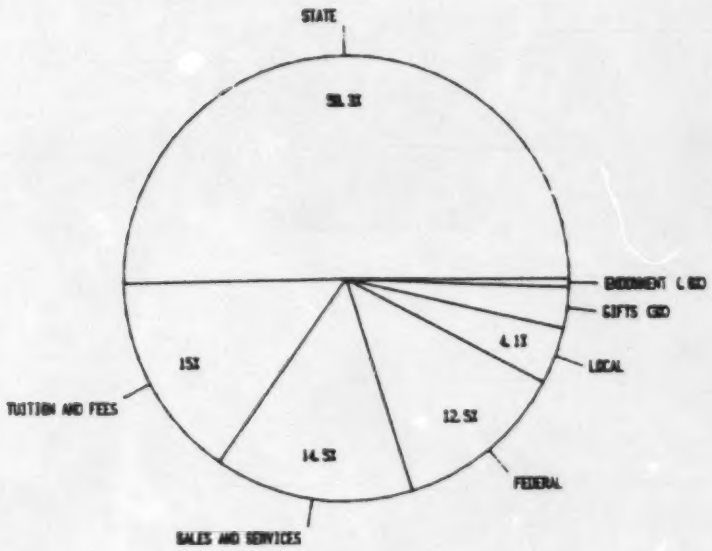
	FY 1980			FY 1981			FY 1982		
	Public	Independent	Total	Public	Independent	Total	Public	Independent	Total
TOTAL	$5,356,283	$ 4,476,363	$ 9,704,246	$ 5,152,394	$ 4,745,792	$ 9,898,186	$2,289,424	$ 2,358,355	$ 4,647,779
Alabama	140,195	8,625	148,820	130,212	21,601	1,51,813	35,980	0	35,980
Alaska	0	0	0	0	0	0	0	0	0
Arizona	40,455	0	40,455	44,356	0	44,356	10,060	0	10,060
Arkansas	39,007	0	39,007	34,755	0	34,755	22,048	0	22,048
California	326,568	495,047	821,615	181,659	529,360	711,019	154,768	173,753	328,521
Colorado	14 ,239	0	148,239	175,961	0	175,961	43,723	0	43,723
Connecticut	87,128	52,708	139,836	90,194	45,249	135,443	55,582	32,968	88,550
Delaware	0	0	0	0	0	0	0	0	0
District of Columbia	0	328,768	328,768	0	362,252	362,252	0	160,081	160,081
Florida	127,567	57,140	184,707	190,186	47,505	237,691	56,639	53,972	110,611
Georgia	142,569	108,556	251,125	80,680	126,945	207,625	32,835	36,914	69,749
Hawaii	16,114	0	16,114	26,244	0	26,244	9,147	0	9,147
Idaho	7,612	0	7,612	7,501	0	7,501	0	0	0
Illinois	411,086	262,878	673,964	168,286	465,720	634,006	92,573	187,462	280,035
Indiana	67,925	0	67,925	81,215	0	81,215	25,250	0	25,250
Iowa	75,629	64,590	140,219	75,402	91,233	166,635	40,445	41,734	82,179
Kansas	61,039	0	61,039	53,961	0	53,961	12,546	0	12,546
Kentucky	151,302	0	151,302	165,083	0	165,083	67,860	0	67,860
Louisiana	104,301	92,121	196,422	122,017	65,286	187,303	35,483	34,752	70,235
Maine	92,885	0	92,885	59,979	0	59,979	40,646	0	40,646
Maryland	25,103	52,304	77,407	71,077	60,436	131,513	33,858	61,606	95,464
Massachusetts	46,915	438,298	485,813	48,868	384,555	433,423	25,618	179,125	204,743
Michigan	217,393	61,740	279,133	204,352	56,853	261,205	112,101	19,929	132,030
Minnesota	149,303	43,942	193,245	157,238	41,105	198,343	54,236	36,416	90,652
Mississippi	81,810	0	81,810	90,333	0	90,333	24,050	0	24,050
Missouri	151,783	326,294	478,077	245,319	257,108	502,427	54,270	160,351	214,621
Montana	0	0	0	0	0	0	0	0	0
Nebraska	70,415	118,487	188,902	75,665	98,958	174,623	32,892	47,393	80,285
Nevada	45,708	0	45,708	38,262	0	38,262	27,100	0	27,100
New Hampshire	0	64,540	64,540	0	53,160	53,160	0	39,104	39,104
New Jersey	195,688	73,032	268,720	199,870	80,404	280,274	82,722	21,631	104,353
New Mexico	43,426	0	43,426	44,335	0	44,335	9,998	0	9,998
New York	430,196	578,407	1,008,603	311,216	678,146	989,362	169,586	390,599	560,185
North Carolina	163,933	53,864	217,797	115,668	113,124	228,792	57,381	30,721	88,102
North Dakota	30,736	0	30,736	25,761	0	25,761	17,912	0	17,912
Ohio	331,050	91,544	422,594	335,360	124,354	459,714	137,701	69,145	206,846
Oklahoma	42,039	177,246	219,285	97,375	45,874	143,249	12,247	77,415	89,662
Oregon	105,897	0	105,897	79,515	14,365	93,880	54,929	0	54,929
Pennsylvania	310,029	467,365	784,394	297,904	461,944	759,848	124,006	158,061	282,067
Rhode Island	0	58,988	58,988	0	66,440	66,440	0	37,538	37,538
South Carolina	100,173	0	100,173	83,667	0	83,667	45,970	0	45,9[illegible]
South Dakota	50,699	0	50,699	43,269	0	43,269	24,886	0	24,886
Tennessee	129,270	146,984	276,254	127,709	148,900	276,609	60,278	94,864	155,142
Texas	178,439	70,805	249,244	198,008	107,312	305,320	99,738	33,785	133,523
Utah	38,550	0	38,550	35,166	0	35,166	21,120	0	21,120
Vermont	26,032	0	26,032	54,866	0	54,866	45,290	0	45,290
Virginia	117,670	52,636	170,306	130,448	45,735	176,183	69,035	33,302	102,337
Washington	88,758	0	88,758	102,413	0	102,413	47,089	0	47,089
West Virginia	86,969	0	86,969	77,194	0	77,194	60,187	0	60,187
Wisconsin	51,932	129,454	181,386	42,530	151,868	194,398	12,058	57,306	69,364
Wyoming	6,746	0	6,746	7,360	0	7,360	0	0	0
Puerto Rico	-	-	-	123,955	0	123,955	37,581	88,428	126,009

Source: Student and Institutional Assistance Branch, Health Services Administration, Public Health Service, U.S. Department of Health and Human Services.

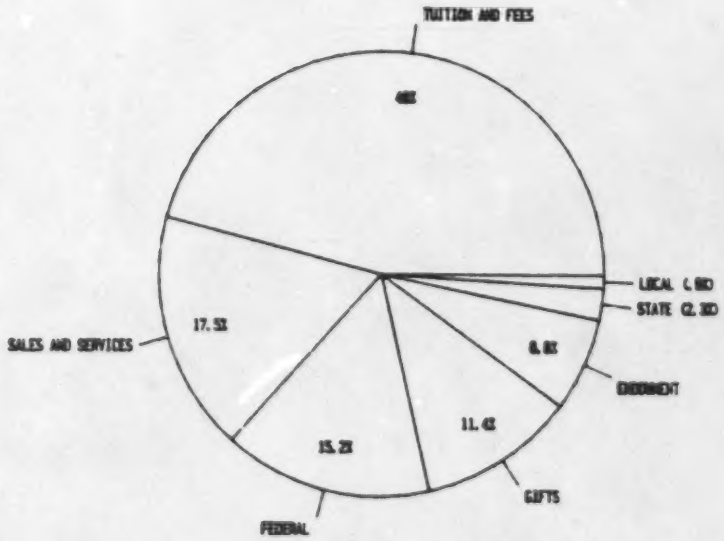
APPENDIX A

SOURCES OF REVENUE IN HIGHER EDUCATION
1981-82

STATE COLLEGES AND UNIVERSITIES



INDEPENDENT COLLEGES AND UNIVERSITIES



APPENDIX B

AVERAGE TUITION AND FEES BY STATE
1983-84

	TWO-YEAR COLLEGES			FOUR-YEAR COLLEGES		
	Public	Independent	Tuition Gap Ratio	Public	Independent	Tuition Gap Ratio
TOTAL	$ 621	$ 3,094	5.0:1	$1,105	$ 4,627	$ 4.2:1
*Alabama	381	2,447	6.4:1	996	3,069	3.1:1
Alaska	657	3,220	4.9:1	687	2,317	3.4:1
Arizona	403	1,452	3.6:1	850	2,409	2.8:1
Arkansas	513	1,799	3.5:1	837	2,328	2.8:1
*California	55	3,580	65.1:1	694	4,990	7.2:1
*Colorado	667	5,390	8.8:1	1,133	4,397	3.9:1
Connecticut	523	5,223	10.0:1	988	5,603	5.7:1
Delaware	591	3,950	6.7:1	1,009	3,827	3.8:1
District of Columbia	-	-	-	364	4,581	12.6:1
Florida	532	2,995	5.6:1	813	3,401	4.2:1
Georgia	626	2,529	4.0:1	951	3,465	3.6:1
Hawaii	170	-	-	418	2,857	6.8:1
Idaho	605	1,350	2.2:1	817	4,369	5.3:1
*Illinois	638	2,792	4.4:1	1,235	4,519	3.7:1
Indiana	1,069	1,716	1.6:1	1,263	4,434	3.5:1
Iowa	754	3,460	4.6:1	1,086	4,564	4.2:1
Kansas	456	2,867	6.3:1	1,013	3,494	3.4:1
Kentucky	461	2,425	5.3:1	872	3,266	3.7:1
Louisiana	381	-	-	745	4,075	5.5:1
Maine	833	4,398	5.3:1	1,665	5,573	3.3:1
Maryland	762	3,530	4.6:1	1,387	4,759	3.4:1
Massachusetts	892	4,140	4.6:1	1,183	6,005	5.1:1
Michigan	763	3,927	5.1:1	1,528	3,872	2.5:1
Minnesota	1,030	3,175	3.1:1	1,358	4,640	3.4:1
Mississippi	445	1,730	3.9:1	999	2,594	2.6:1
Missouri	507	2,676	5.3:1	903	3,654	4.0:1
Montana	405	675	1.7:1	729	2,827	3.9:1
Nebraska	597	2,300	3.9:1	961	3,506	3.6:1
*Nevada	510	-	-	930	1,850	2.0:1
*New Hampshire	932	2,700	2.9:1	1,596	5,847	3.7:1
*New Jersey	746	2,779	3.7:1	1,426	4,715	3.3:1
New Mexico	370	-	-	676	3,123	4.6:1
*New York	1,068	3,133	2.9:1	1,200	4,530	3.8:1
*North Carolina	134	2,768	20.7:1	716	3,611	5.0:1
North Dakota	943	655	0.7:1	867	3,042	3.5:1
*Ohio	1,196	2,680	2.2:1	1,568	4,622	2.9:1
*Oklahoma	382	1,985	5.2:1	548	2,640	4.8:1
*Oregon	594	2,730	4.6:1	3,164	4,535	1.4:1
Pennsylvania	1,030	3,389	3.3:1	1,691	4,677	2.8:1
Rhode Island	690	4,495	6.5:1	1,407	5,932	4.2:1
*South Carolina	598	2,238	3.7:1	1,295	3,715	2.9:1
South Dakota	600	2,967	4.9:1	1,108	3,661	3.3:1
*Tennessee	447	2,127	4.8:1	804	3,260	4.1:1
Texas	245	2,297	9.4:1	441	3,157	7.2:1
Utah	700	1,280	1.8:1	843	2,555	3.0:1
Vermont	1,648	4,575	2.8:1	2,015	5,923	2.9:1
Virginia	621	4,685	7.5:1	1,470	4,641	3.2:1
*Washington	558	-	-	1,079	4,569	4.2:1
West Virginia	568	2,370	4.2:1	797	4,255	5.3:1
*Wisconsin	739	4,240	5.7:1	1,051	4,444	4.2:1
Wyoming	385	-	-	616	-	-

* Majority of public system reported data for 1982-83, not 1983-84.

Source: Data are from the College Entrance Examination Board, College Scholarship Service, Annual Survey of Colleges, 1983-84. Tuition gap ratios calculated by NIICU.

Note: Data are unweighted averages.

APPENDIX C

DISTRIBUTION OF ENROLLMENT SHARES BY STATE
FALL 1978 - FALL 1982

	UNDERGRADUATE FTE				GRADUATE/PROFESSIONAL FTE				TOTAL FTE			
	FALL 1978		FALL 1982		FALL 1978		FALL 1982		FALL 1978		FALL 1982	
	PUBLIC	INDEP.	PUBLIC	INDEP.	PUBLIC	INDEP.	PUBLIC	INDEP.	PUBLIC	INDEP.	PUBLIC	INDEP.
STATE												
National	77%	23%	78%	22%	59%	41%	57%	43%	75%	25%	76%	24%
Alabama	86	14	87	13	90	10	87	13	87	13	87	13
Alaska	97	3	95	5	99	1	89	11	98	2	95	5
Arizona	99	1	98	2	91	9	90	10	98	2	98	2
Arkansas	84	16	85	15	99	1	98	2	85	15	86	14
California	89	11	90	10	50	50	48	52	86	14	87	13
Colorada	91	9	90	10	80	20	78	22	90	10	90	10
Connecticut	61	39	62	38	41	59	40	60	60	40	60	40
Delaware	85	15	87	13	93	7	61	39	86	14	85	15
District of Columbia	20	80	21	79	1	99	2	98	13	87	14	86
Florida	81	19	80	20	55	45	56	44	79	21	79	21
Georgia	77	23	78	22	69	31	64	36	77	23	77	23
Hawaii	89	11	87	13	98	2	99	1	89	11	88	12
Idaho	72	28	76	24	98	2	98	2	75	25	78	22
Illinois	77	23	79	21	42	58	42	58	73	27	75	25
Indiana	73	27	76	24	80	20	78	22	74	26	76	24
Iowa	67	33	72	28	72	28	70	30	67	33	71	29
Kansas	86	14	87	13	99	1	99	1	87	13	88	12
Kentucky	81	19	84	16	78	22	77	23	81	19	83	17
Louisiana	88	12	88	12	65	35	70	30	85	15	86	14
Maine	68	32	69	31	93	7	79	21	72	28	71	29
Maryland	89	11	88	12	66	34	64	36	86	14	85	15
Massachusetts	44	56	43	57	14	86	13	87	41	59	41	59
Michigan	85	15	84	16	86	14	86	14	86	14	85	15
Minnesota	74	26	77	23	74	26	75	25	75	25	76	24
Mississippi	90	10	92	8	87	13	87	13	90	10	91	9
Missouri	73	27	76	24	45	55	44	56	68	32	71	29
Montana	90	10	91	9	99	1	99	1	90	10	91	9
Nebraska	80	20	80	20	78	22	79	21	80	20	80	20
Nevada	99	1	99	1	100	0	93	7	99	1	99	1
New Hampshire	55	45	55	45	34	66	27	73	55	45	53	47
New Jersey	77	23	80	20	58	42	54	46	75	25	78	22
New Mexico	92	8	94	6	100	0	99	1	96	6	95	5
New York	62	38	61	39	27	73	28	72	57	43	57	43
North Carolina	77	23	78	22	65	35	65	35	76	24	78	22
North Dakota	93	7	92	8	100	0	100	0	93	7	93	7
Ohio	77	23	79	21	68	32	69	31	76	24	78	22
Oklahoma	86	14	86	14	78	22	77	23	85	15	86	14
Oregon	87	13	87	13	71	29	68	32	86	14	86	14
Pennsylvania	59	41	59	41	44	56	42	58	58	42	57	43
Rhode Island	45	55	46	54	47	53	41	59	48	52	47	53
South Carolina	79	21	81	19	89	11	87	13	80	20	73	27
South Dakota	71	29	73	27	92	8	92	8	73	27	75	25
Tennessee	73	27	75	25	69	31	62	38	73	27	74	26
Texas	87	13	87	13	78	21	76	24	86	14	86	14
Utah	63	37	66	34	62	38	61	39	62	38	65	35
Vermont	55	45	55	45	48	52	52	48	56	44	56	44
Virginia	81	19	82	18	87	13	86	14	85	15	84	16
Washington	86	14	88	12	79	21	75	25	88	12	87	13
West Virginia	83	17	85	15	100	0	98	2	85	15	86	14
Wisconsin	86	14	87	13	83	17	87	13	86	14	87	13
Wyoming	100	0	100	0	100	0	100	0	100	0	100	0
Puerto Rico	40	60	39	61	77	23	56	44	41	59	39	61

Source: NIICU Data Services

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